bank bjb

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Transformasi Tiada Henti untuk Mempersembahkan Kinerja Terbaik

Continuously Transforming for the Best Performance



2022

Laporan Tahunan
Annual Report

Transformasi Tiada Henti untuk Mempersembahkan Kinerja Terbaik

Continuously Transforming for the Best Performance

Transformasi yang terus dilakukan pada PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (selanjutnya disebut bank **bjb** atau Perseroan) khususnya melalui strategi ekspansi kredit, peningkatan dana pihak ketiga serta transformasi layanan *digital*, telah membuahkan hasil yang sangat baik di tahun 2022. Strategi ekspansi kredit difokuskan pada Kredit Konsumer, Kredit Ritel dan KPR. Peningkatan dana pihak ketiga menekankan pada peningkatan *market share* dan *positioning* bank **bjb** melalui pengembangan dan peningkatan kualitas produk dan layanan yang berbasis *customer centric* dan *digital*. Transformasi layanan *digital* diwujudkan dengan secara proaktif menerapkan teknologi terkini guna mendukung pengembangan produk dan layanan *one stop solution*. Hasil dari transformasi yang tiada henti terlihat dari pertumbuhan laba tahun 2022 yaitu sebesar 11,23% serta pertumbuhan aset pada tahun 2022 sebesar 14,45%. Ke depannya, bank **bjb** terus berkomitmen untuk memberikan kontribusi yang terbaik untuk mendorong pertumbuhan perekonomian dan pembangunan untuk mewujudkan masyarakat yang sejahtera.

The ongoing transformation at PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (hereinafter referred to as bank **bjb** or the Company), especially through loan expansion strategies, increasing third parties funds and transforming digital services, performed excellent results in 2022. The loan expansion strategy was focused on Consumer Loans, Retail Loans and house ownership loan. Increasing third parties funds emphasized increasing bank **bjb** market share and positioning through the development and improvement of the quality of products and services based on customer centric and digital. Digital service transformation was realized by proactively applying the latest technology to support the development of one stop solution products and services. The results of the non-stop transformation could be seen from the 2022 profit growth of 11.23% and asset growth in 2022 of 14.45%. Going forward, bank **bjb** continued to be committed to providing the best contribution to encourage economic growth and development to create a prosperous society.



Kesinambungan Tema
Theme Continuity



2021

Pertumbuhan Melalui Akselerasi Digital, Memberi Makna untuk Indonesia
Growth through Digital Acceleration, Giving Meaning for Indonesia

Sesuai dengan visi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank **bjb**) yaitu "Menjadi Bank Pilihan Utama Anda," Perseroan telah melakukan transformasi layanan *digital* khususnya pada tahun 2021. Inisiatif dan *roadmap* implementasi dirancang berdasarkan beberapa penggerak utama untuk memastikan keselarasan dengan tujuan bisnis. Selama tahun 2021, Perseroan telah melakukan beberapa pengembangan baik dari sisi *core banking, switching* maupun *networking.* bank **bjb** telah melakukan langkah-langkah strategis di antaranya adalah melakukan akselerasi pengembangan aplikasi dan perbaikan (*improvement*) fitur-fitur *e-channel,* sebagai *enabler* peningkat bisnis *transactional banking* dan pengelolaan sistem IT yang lebih fokus, terarah dan terintegrasi untuk mendukung pengembangan seluruh segmen bisnis secara keseluruhan, agar dapat mengakselerasi *business process*, meningkatkan kehandalan *electronic channels* serta memberikan solusi layanan IT yang lebih mendekatkan bisnis dengan nasabah.

Transformasi *digital* yang berfokus pada akselerasi pengembangan aplikasi dan perbaikan fitur-fitur *e-channel* telah mendorong pertumbuhan bisnis. Pada tahun 2021, Perseroan telah berhasil meningkatkan pendapatan bunga dan syariah neto di tengah kondisi pandemi COVID-19 yang memberikan dampak yang signifikan pada lingkungan bisnis khususnya perbankan. Peningkatan pendapatan bunga dan syariah neto didukung oleh adanya pertumbuhan di hampir seluruh segmen operasi Perseroan di tahun 2021.

In accordance with the vision of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank **bjb**) namely "Become Your Preferred Bank," the Company transformed its digital services, especially in 2021. The implementation initiatives and roadmap were designed based on several key drivers to ensure alignment with business goals. During 2021, the Company carried out several developments in terms of core banking, switching and networking. bank **bjb** took strategic steps including accelerating application development and improving e-channel features, as an enabler to increase transactional banking business and managing IT systems that were more focused and integrated to support the development of all business segments in a holistic manner in order to accelerate business process, improve the reliability of electronic channels and provide IT service solutions bringing business closer to customers.

Digital transformation focusing on accelerating application development and improving e-channel features drove business growth. In 2021, the Company succeeded in increasing net interest and sharia income in the midst of the COVID-19 pandemic which had a significant impact on the business environment, especially banking. The increase in net interest and sharia income was supported by growth in almost all of the Company's operating segments in 2021.



2020

Konsisten dalam Pengembangan Inisiatif Strategis untuk Menjaga Pertumbuhan

Consistent in Developing Strategic Initiatives to Maintain Growth

Tahun 2020 merupakan tahun kedua PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. menerapkan strategi "Akselerasi Pertumbuhan Melalui Strategi Organik dan Anorganik serta Penguatan Infrastruktur yang Handal untuk Mendukung Operasional dan Produk Berbasis Digital". Strategi ini antara lain diwujudkan dengan melakukan penguatan permodalan, meningkatkan bisnis *transactional banking*, menerapkan proses otomatisasi dan integrasi menyeluruh transaksi berbasis Teknologi Informasi (TI) serta pengembangan produk dan *channel* digital.

Berbagai inisiatif strategis tersebut telah berhasil menjaga kinerja PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. untuk tetap tumbuh pada kondisi yang penuh tantangan di tahun 2020, khususnya tantangan yang diakibatkan adanya pandemi COVID-19. Pada tahun 2020 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. telah mampu meningkatkan Pendapatan Bunga dan Syariah sebesar 4,38% yang mendorong peningkatan Laba Tahun Berjalan sebesar 8,02%. Kredit yang Diberikan meningkat sebesar 9,24% dan Dana Pihak ketiga meningkat sebesar 19,39%.

2020 became the second year PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. implementing the strategy of "Accelerated Growth through Organic and Inorganic Strategies as well as Strengthening Reliable Infrastructure to Support Operations and Digital-Based Products". This strategy was realized by strengthening capital, increasing the transactional banking business, implementing automation processes and the overall integration of Information Technology (IT) based transactions and developing digital products and channels.

These various strategic initiatives succeeded in maintaining the performance of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. to keep growing in challenging conditions in 2020, especially the challenges caused by the COVID-19 pandemic. In 2020 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. was able to increase Interest and Sharia Income by 4.38% which led to an increase in Profit for the Year by 8.02%. Loans increased by 9.24%, and Third Parties Funds increased by 19.39%.



2019

Membangun Kearifan Lokal Melalui Reposisi dan Reorganisasi Bisnis

Nurturing Local Wisdom Through Business Repositioning and Restructuring

Sebagai bank pembangunan daerah, bank **bjb** memiliki peran strategis sebagai mitra pemerintah sekaligus motor percepatan pembangunan daerah, oleh karena itu pemanfaatan atas *competitive advantage* yang berupa faktor kedekatan, pemahaman kultural dan sosiologi kedaerahan menjadi kunci keberhasilan dalam upaya menjadi *regional champion*. Sesuai dengan *corporate road map* bank **bjb** yang telah disusun dari tahun 2017-2022, di tahun 2019 merupakan fase ke 2 (dua) bagi bank **bjb** untuk melakukan strategi pertumbuhan bisnis yang berkualitas serta melakukan penguatan infrastruktur yang handal untuk mendukung operasional dan produk berbasis digital. Oleh karena itu arahan strategi telah disusun dengan mempertimbangkan dua faktor, yaitu pertumbuhan organik dengan memperbesar *core business* dari bank, namun tidak tertutup kemungkinan dilakukannya aksi korporasi untuk mempercepat pertumbuhan bank secara non organik.

Untuk mendukung kegiatan operasional dan produk berbasis digital melalui penguatan infrastruktur yang handal, maka telah ditetapkan strategi manajemen di tahun 2019 yaitu penguatan permodalan untuk mendukung akselerasi bisnis, penghimpunan DPK melalui pengembangan *E-Channel* untuk menjaga likuiditas yang memadai, meningkatkan pertumbuhan kredit dengan tetap menjaga kualitas kredit, pengembangan *digital banking* untuk mengoptimalkan transaksi bisnis guna peningkatan pendapatan, dan memperkuat sinergi bidang *supporting* untuk mendukung pencapain target bisnis. Dengan menerapkan berbagai strategi manajemen tersebut, bank **bjb** optimis bahwa prospek usaha bank akan semakin membaik ke depannya.

As a regional development bank, bank **bjb** plays a strategic role as a government's partner and regional development acceleration agent. Therefore, the benefit of competitive advantages, i.e. proximity, cultural understanding, dan sociology of the local, serve as the key of success into becoming a regional champion. In accordance with the bank **bjb** corporate road map arranged for 2017-2022, 2019 is the phase 2 (two) for bank **bjb** to implement the strategy of exceptional business growth and reliable infrastructure reinforcement to support digital-based operations and products. Thus, strategic directives are already organized by taking into account two factors, i.e. organic growth by expanding the Bank's core business and the acceleration of non-organic growth through corporate actions.

To support digital-based operations and products through reliable infrastructure reinforcement, the management strategies for 2019 was set into strengthening capital to support business acceleration, acquiring third Parties funding (DPK) though e-channel to maintain sufficient liquidity, increasing loan growth by preserving loan quality, developing digital banking to optimize business transaction for increasing income, and reinforcing synergy in supports to achieve business target. By applying these strategies, bank **bjb** is confident that banking business is promising going forward.



2018

Memberdayakan Potensi Lokal, Berkontribusi Membangun Negeri

Empowering Local Potential, A Contribution to Nation Building

Di tengah ketidakpastian dan tantangan ekonomi tahun 2018, bank **bjb** mampu membukukan kinerja yang memuaskan, melanjutkan catatan pencapaian kinerja positif yang ditorehkan dalam beberapa tahun terakhir ini. Prestasi ini menempatkan bank **bjb** semakin dekat pada aspirasinya untuk menjadi salah satu jajaran 10 besar bank nasional yang berkinerja baik. Pada saat bersamaan, bank **bjb** tidak melupakan misinya untuk menjadi penggerak perekonomian daerah khususnya bagi daerah Jawa Barat. Melalui berbagai program untuk mendorong inklusivitas layanan perbankan di masyarakat serta untuk lebih mengedepankan keberpihakan pada sektor usaha mikro, kecil dan menengah (UMKM), bank **bjb** terus berupaya memberdayakan potensi lokal sebagai bagian dari pembangunan nasional Indonesia.

Against the backdrop of economic uncertainty and challenges in 2018, bank **bjb** was able to post a satisfactory performance, continuing the positive performance of the past few years. This achievement has brought bank **bjb** closer to its aspiration of becoming one of the top 10 national banks with excellent performance. At the same time, bank **bjb** does not forget its mission to drive the regional economy, especially the economy of West Java. Various programs are launched aiming to promote inclusive banking services in the community, as well as to support the micro, small and medium enterprises (MSME). Through those program, bank **bjb** ceaselessly strives to empower local potential as part of national development.

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LAPORAN KEUANGAN
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Sekilas Tentang Perusahaan
Company Overview

PEMEGANG SAHAM
Shareholders

SAHAM SERI / SHARE SERIES	A
Pemerintah Provinsi Jawa Barat West Java Provincial Government	38,52%
Pemerintah Provinsi Banten Banten Provincial Government	4,95%
Pemerintah Kota dan Kabupaten Se-Jawa Barat City and Regency Governments in West Java	24,15%
Pemerintah Kota dan Kabupaten Se-Banten City and Regency Governmence in Banten	7,93%
SAHAM SERI / SHARE SERIES	**B**
Publik Public	24,45%



PRODUK DAN JASA UTAMA
Main Products and Services

- *Consumer & Retail Banking*
- *Micro, Small and Medium Enterprises (MSME)*
- *Corporate & Commercial Banking*
- *Treasury*
- *International & Transactional Banking*
- *Digital Banking & Other Services*



SEGMEN USAHA
Business Segments

Perbankan Konvensional dan Syariah
Conventional and Sharia Banking

JUMLAH PEGAWAI
Number of Employees

7.412

ENTITAS ANAK
Subsidiaries

99,24 %	78,94 %	29,52 %	24,00 %
bank bjb Syariah	bjb Sekuritas	PT BPR Karya Utama Jabar	PT BPR Intan Jabar

Jejak Langkah
Milestones

2000

Menjadi Bank Pembangunan Daerah pertama di Indonesia yang menjalankan *dual banking system*, yaitu memberikan layanan perbankan dengan sistem konvensional dan dengan sistem syariah.

Became the first Regional Development Bank in Indonesia that implemented dual banking system, to provide banking services with conventional system and sharia system.

1999

Berubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Legal Status of Bank Jabar changed from Regional-Owned Company (PD) into a limited liability Company (PT).

1992

Aktivitas Bank Pembangunan Daerah Jawa Barat ditingkatkan menjadi Bank Umum Devisa.

The activities of Bank Pembangunan Daerah Jawa Barat (BPD) were upgraded to Foreign Exchange Commercial Bank.

1991

Pertama kali menerbitkan obligasi.

Launched the first bonds.

1978

Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat selanjutnya diubah menjadi PD Bank Pembangunan Daerah Jawa Barat.

Regional-Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat was then changed to PD Bank Pembangunan Daerah Jawa Barat.

1972

Bentuk hukum Perseroan diubah dari Perseroan Terbatas (PT) Bank Karja Pembangunan Daerah Djawa Barat menjadi Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat.

The Company legal entity was changed from Limited Liability Company (PT) Bank Karja Pembangunan Daerah Djawa Barat to Regional- Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat.

1961

bank **bjb** didirikan dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat yang merupakan hasil nasionalisasi bank ''NV Denis" pada masa pemerintahan Belanda.

bank **bjb** established with the name of PT Bank Karja Pembangunan Daerah Djawa Barat which was nationalized from NV DENIS, a Dutch Company.

1915

De Eerste Nederlandsche-Indische Spaarkas en Hyphoteekbank (DENIS, 1915). DENIS merupakan salah satu bank tabungan dan hipotik di Hindia Belanda.

De Eerste Nedelandsche (DENIS, 1915). DENIS said to be the first saving and hypoteek bank is in the East Indies.

2016

- Meluncurkan Program **bjb** Cinta Guru
- Ditunjuk menjadi Bank Persepsi Tax Amnesty
- Menambah Kantor Wilayah untuk daerah timur Indonesia
- Launching the **bjb** Cinta Guru Program
- Appointed as Tax Amnesty Perception Bank
- Adding Regional Offices for eastern Indonesia.

2015

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

2014

- Ditunjuk menjadi BPJS *Regional Strategic Partner* dan BPJS Service Point Office.
- Meluncurkan **bjb** Digi.
- Meluncurkan E-Samsat dan E-Tax.
- Appointed as BPJS Regional Strategic Partner and BPJS Service Point Office.
- Launched **bjb** Digi.
- Launched E-Samsat and E-Tax.

2012

Rebranding **bjb** Precious.

Rebranding **bjb** Precious.

2011

Menerbitkan Obligasi VII.

Issued Bond VII.

2010

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

2009

Menerbitkan Obligasi VI.

Issued Bond VI.

2007

Nama Perseroan berubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten dengan sebutan "Bank Jabar Banten".

Company's name was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten as "Bank Jabar Banten".

2022

- ***Right Issue I*** dengan total nilai emisi Rp924,99 miliar penerbitan saham baru seri B sebanyak 682.656.525 lembar saham.
- **Penyertaan Modal ke Bank Bengkulu** Tahap I sebesar Rp99,9 miliar dengan kepemilikan 7,15%.
- **Peningkatan *Rating* Pefindo dan Fitch**, *rating* Pefindo 1 *Notch* menjadi idAA, *rating* Fitch 1 *Notch* menjadi AA-.
- *New Experience DIGI by bank* **bjb**
- **Right Issue** I with a total issuance value of IDR924.99 billion, issued 682,656,525 new Series B shares.
- **Investment Activities in Bank Bengkulu** Phase I of IDR99.9 billion with 7.15% ownership.
- **Increase in Pefindo and Fitch Ratings**, Pefindo's 1 Notch rating to idAA, Fitch's 1 Notch rating to AA-.
- New Experience DIGI by bank **bjb.**

2021

- *Launching* **bjb** LAKU (Layanan Akses Keuangan UMKM).
- *Launching* **bjb** Sekuritas (Perusahaan Efek Daerah pertama di Indonesia). bank **bjb** menjadi perusahaan konglomerasi.
- *Rebranding* **bjb** Prioritas
- Penerbitan PUB III Obligasi Subordinasi Berkelanjutan Tahap 1 Tahun 2021 sebesar Rp1 triliun.
- *New look* DIGI dan DigiCash by bank **bjb**.
- Launching **bjb** LAKU (MSME Financial Access Service).
- Launching **bjb** Sekuritas (the first Regional Securities Company in Indonesia). bank **bjb** becomes a conglomerate company.
- **bjb** Prioritas rebranding
- Issuance of PUB III Continuous Subordinated Bonds Phase 1 of 2021 amounting to Rp1 trillion.
- New look DIGI and DigiCash by bank **bjb**.

2020

- Perubahan *tagline* menjadi "Tandamata Untuk Negeri", serta Visi dan Misi yang lebih fokus pada fungsi utama bank **bjb**.
- Meluncurkan layanan pembayaran elektronik **bjb** DigiCash.
- Di tahun 2020, bank **bjb** menerbitkan Obligasi Berkelanjutan II bank **bjb** tahap I dan tahap II tahun 2020.
- *Launching* KPR Gaul
- 10 tahun melantai di Bursa
- Change in tagline to "Tandamata Untuk Negeri"- Signature for the Country-, as well as a Vision and Mission that is more focused on the main function of bank **bjb**.
- Launched the DigiCash **bjb** electronic payment service.
- In 2020, bank **bjb** issued Sustainable Bonds II bank **bjb** phase I and phase II year 2020.
- Launching KPR Gaul.
- 10 years floor in Bursa.

2019

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

2018

- *Rebranding* **bjb** University, sebagai *Center of Learning Organization* bagi insan bank **bjb**.
- Terbitkan PUB I tahap 2 obligasi bank **bjb**.
- *Launching* **bjb** Mesra (Masyarakat Ekonomi Sejahtera).
- *Soft Launching* Samsat J'bret.
- Rebranding **bjb** University, as a Center of Learning Organization for **bjb** people.
- Issue Phase 2 of Bank Indonesia PUB I **bjb** bonds.
- Launching **bjb** Mesra (Prosperous Economic Community).
- Soft Launching of Samsat J'bret.

2017

- Meluncurkan kartu debit VISA bank **bjb**.
- bank **bjb** melayani pembayaran Samsat *online* nasional.
- Total aset bank **bjb** tembus Rp108,4 T.
- PUB 1 Tahap 1 Obligasi dan Obligasi subordinasi bank **bjb**.
- Launches a bank **bjb** VISA debit card.
- bank **bjb** serves the national online payment of Samsat.
- Total Assets of bank **bjb** reached Rp108.4 T.
- PUB 1 Phase 1 Bonds and Bonds Subordinations of bank **bjb**.

Keunggulan Kami
Our Advantages

BASIS NASABAH BESAR
Huge Number of Customer Base

Bank memiliki basis nasabah yang loyal dalam jumlah sangat besar, yaitu Aparatur Sipil Negara (ASN), pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten. Kredit Konsumer didominasi oleh Kredit Guna Bhakti (KGB) yang merupakan fasilitas kredit untuk debitur berpenghasilan tetap dengan tujuan penggunaan konsumtif multiguna yang diperuntukkan bagi ASN, pegawai BUMN/BUMD, pegawai lembaga negara atau instansi pemerintah non PNS, anggota TNI/POLRI, pegawai swasta atau yayasan, kepala dan wakil kepala daerah, anggota dewan, perangkat desa dan lainnya. Total kredit KGB sebesar 81,24% dari total kredit Konsumer.

The Bank has a huge loyal customer base, namely State Civil Servants (ASN), retirees and local communities, especially West Java and Banten. Consumer Loans are dominated by Kredit Guna Bhakti (KGB), which is a loan facility for fixed-income debtors to use multipurpose consumptive services intended for ASN, State -Owned Enterprises (BUMN)/Regional Owned Enterprises (BUMD) employees, employees of state institutions or non-civil servant government agencies, members of the TNI/POLRI, private employees or foundations, heads and deputy regional heads, council members, village officials, and others. Total KGB loan is 81.24% of total Consumer loan.

SUMBER DAYA MANUSIA UNGGUL
Excellent Human Capitals

Kemampuan Bank dalam mengimplementasikan berbagai kebijakan strategis secara menyeluruh mulai dari perencanaan kebutuhan tenaga kerja, seleksi dan rekrutmen kandidat, pengembangan karir, manajemen talenta, serta pengelolaan remunerasi Bank yang mumpuni mewujudkan karakteristik insan bank **bjb** yang *Highly Engaged & Highly Productive*. Dalam menunjang Pengelolaan *Human Capital* (HC) yang efektif dan berkelanjutan, bank **bjb** telah menyusun dan menetapkan Strategi Besar atau Jangka Panjang yaitu *Human Capital Strategic Plan* (HCSP) 2021-2025 yang dilandasi oleh 3 (tiga) pilar:

- *Base Pillars (2021 - 2022) Impressive Hiring, Proven Performance, Competent People, Inspiring Experience.*
- *Upright Pillars (2022 - 2023) Talent Focus, Career Journey, Encouraging Reward, HC Data Driven.*
- *Sturdy Pillars (2023 - 2025) Wellness Steadiness, Automation of HC Foundation, Solid Governance.*

It is significant that Bank was capable to implement various strategic policies as a whole, starting from planning for manpower requirements, selection and recruitment of candidates, career development, talent management, and competent Bank remuneration management to realize the characteristics of Highly Engaged & Highly Productive bank **bjb** people. In supporting effective and sustainable Human Capital (HC) Management, bank **bjb** compiled and established a Grand or LongTerm Strategy, namely the Human Capital Strategic Plan (HCSP) 2021-2025 based on 3 (three) pillars:

- Base Pillars (2021 - 2022) Impressive Hiring, Proven Performance, Competent People, Inspiring Experience.
- Upright Pillars (2022 - 2023) Talent Focus, Career Journey, Encouraging Reward, HC Data Driven.
- Sturdy Pillars (2023 - 2025) Wellness Steadiness, Automation of HC Foundation, Solid Governance.



Tabel Komposisi Portofolio Kredit Konsumer Berdasarkan Produk
Table of Consumer Loan Portfolio Composition by Product

Produk Product	*Outstanding*	Komposisi Composition	*Number of Account*	Komposisi Composition
bjb KGB	Rp34,920,138,165,246	74.07%	313,997	81.24%
bjb KPPB	Rp11,160,466,948,971	23.67%	66,995	17.33%
Lainnya / Others	Rp1,064,849,364,339	2.26%	5,525	1.43%
Total	**Rp47,145,454,478,556**	**100.00%**	**386,517**	**100.00%**

KARTU ATM ISTIMEWA
Special ATM Card

Kartu Anjungan Tunai Mandiri (ATM) bank **bjb** dapat digunakan di ribuan mesin ATM yang berlogo ATM Bersama PRIMA dan Link yang tersebar di seluruh Indonesia. Dapat digunakan sebagai fasilitas belanja pada kurang lebih puluhan ribu *Electronic Data Capture* (EDC) yang telah terstandarisasi Gerbang Pembayaran Nasional (GPN) juga telah terkoneksi dengan *Malaysian Exchange Payment System* (MEPS) sehingga nasabah dapat melakukan transaksi di Malaysia, melalui NETS dan *Inter-Bank Transaction Management Exchange* (ITMX) untuk Singapura dan Thailand serta *Korean Financial Tellecommunications & Clirings* (KFTC) untuk Korea Selatan. Dapat digunakan juga oleh nasabah untuk bertransaksi di Jaringan Visa di seluruh dunia, pada mesin ATM maupun pada *merchant* yang menggunakan mesin EDC berlogo Visa yang tersebar di seluruh dunia.

bank **bjb** Automated Teller Machine (ATM) cards can be used at thousands of ATM machines with the ATM Bersama PRIMA and Link logos spread throughout Indonesia. Can be used as a shopping facility for approximately tens of thousands of Electronic Data Capture (EDC) which has been standardized by the National Payment Gateway (GPN) and has also been connected to the Malaysian Exchange Payment System (MEPS) so that customers can make transactions in Malaysia, through NETS and Inter-Bank Transactions Management Exchange (ITMX) for Singapore and Thailand and Korean Financial Tellecommunications & Clearings (KFTC) for South Korea. It can also be used by customers for transactions on the Visa Network around the world, at ATM machines and at merchants using EDC machines bearing the Visa logo all over the world.



MENDUKUNG EKONOMI NASIONAL MELALUI INOVASI PRODUK

Supporting The National Economy through Product Innovation



DIGI by bank bjb

Transaksi dengan DIGI by bank **bjb** menjadi lebih mudah, karena fitur layanan terintegrasi melalui *system mobile*, seperti Internet Banking - DIGI NET, SMS Banking - DIGI SMS, DIGI Mobile dan DIGI Loan untuk peminjaman membantu masyarakat dalam pengajuan produk kredit bank **bjb** melalui ponsel pribadi.

Transactions with DIGI by bank **bjb** are made easier, because service features are integrated through the mobile system, such as Internet Banking - DIGI NET, SMS Banking - DIGI SMS, DIGI Mobile and DIGI Loan for lending help the public in applying for bank **bjb** loan products via personal cell phones.

DigiCash by bank bjb

Uang elektronik berbasis *server* yang memanfaatkan teknologi berbasis *mobile application* yang dapat digunakan untuk melakukan berbagai transaksi melalui *Quick Response Code Indonesia Standar* (QRIS).

Server-based electronic money that utilizes mobile application based technology that can be used to perform various transactions through the Indonesian Standard Quick Response Code (QRIS).



Agen Laku Pandai bjb BiSA

Nasabah Jadi Mitra melalui layanan **bjb** BiSA. Nasabah menjadi mitra bank **bjb**, yaitu sebagai agen yang dapat melayani transaksi perbankan masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee* yang tersebar di 14 provinsi di Indonesia.

Customers Became Partners through the **bjb** BiSA service; customers became bank **bjb** partners, namely as agents who could serve real-time online community banking transactions using the **bjb** EDC feature with the sharing fee concept spread across 14 provinces in Indonesia.

bjb LAKU

Merupakan aplikasi berbasis android yang dapat memberikan kemudahan untuk para calon debitur dalam mendapatkan akses pembiayaan perbankan dari seluruh Segmen Kredit UMKM bank **bjb**. Aplikasi ini diperuntukan bagi masyarakat khususnya para pelaku UMKM yang membutuhkan fasilitas pembiayaan kredit yang dapat digunakan untuk meningkatkan kapasitas usaha dengan cepat, murah dan terjangkau. Melalui aplikasi **bjb** Laku ini, diharapkan bank **bjb** khususnya segmen Kredit UMKM dapat menjangkau masyarakat dan para pelaku UMKM secara luas dan cepat.

Is an android-based application that can provide convenience for prospective debtors in getting access to banking financing from all of bank **bjb** MSME Loan Segments. This application is intended for the community, especially MSME entrepreneur who need loan financing facilities that can be used to increase business capacity quickly, cheaply and affordably. Through the **bjb** Laku application, it is hoped that bank **bjb** especially the MSME Loan segment can reach the community and MSME actors widely and quickly.

bjb PESAT

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT) merupakan komitmen bank **bjb** untuk turut serta meningkatkan kompetensi dan kapasitas usaha mikro, kecil dan menengah (UMKM).

Integrated Economic Empowerment for Community (PESAT) is bank **bjb** commitment to participating in the improvement of the competence and capacity of micro, small and medium enterprises (MSME).

bjb DiSentra

Aplikasi **bjb** DiSentra adalah sebuah Aplikasi yang dibuat untuk menjadikan "ruang" aktivitas bagi pelaku UMKM baik debitur maupun non debitur. DiSentra adalah singkatan dari Digital Sistem Edukasi dan Interaksi. Aplikasi ini untuk memudahkan pelaku UMKM/masyarakat umum bisa mencerna dan mengingat karena terasosiasi dengan nama tempat untuk pusat segala informasi dan interaksi, hanya saja dalam *platform* digital. **bjb** DiSentra memiliki fitur-fitur yang sangat mendukung pemasyarakatan pengetahuan kewirausahaan dan percepatan pelaku UMKM untuk naik kelas, baik secara pengetahuan, jejaring maupun dukungan perluasan pemasaran.

The **bjb** DiSentra application is an application created to make an activity "space" for MSME actors, both debtors and non-debtors. DiSentra stands for Digital Education and Interaction System. This application is to make it easier for MSME entrepreneur/the general public to digest and remember because it is associated with the name of a place for the center of all information and interactions, only on a digital platform. **bjb** DiSentra has features that strongly support the dissemination of entrepreneurial knowledge and accelerate MSME players to advance to class, both in terms of knowledge, networking and support for marketing expansion.

bjb T-Samsat

Merupakan pengembangan dari layanan E-Samsat, yaitu layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara pembayaran berkala atau tahunan melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak. Saat ini **bjb** T-Samsat hanya melayani pembayaran PKB untuk wilayah Jawa Barat, namun sedang dalam proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya.

It is a development of the E-Samsat service, which was a motor vehicle tax payment (PKB) services by means of periodic or annual payments through savings with an automatic debit mechanism at the due date of tax payments. Currently **bjb** T-Samsat only served PKB payments for the West Java region, but was in the process of being developed so that it could serve PKB payments in other parts of Indonesia.

bjb E-Tax

Inovasi juga dilakukan dalam layanan E-Tax bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Kerjasama bank **bjb** terkait Layanan Penerimaan Pajak Daerah dengan Provinsi DKI Jakarta dan 35 Kota dan Kabupaten wilayah Jawa Barat dan Banten serta 6 (enam) Kota di luar wilayah Jabar dan Banten (Provinsi Kepulauan Riau, Kota Batam, Kota Pekanbaru, Kota Binjai, Kabupaten Pesawaran dan Kota Surakarta), khususnya layanan PBB-P2 membuat Wajib Pajak di wilayah tersebut dapat melakukan pembayaran PBB-P2 secara *online* melalui aplikasi DIGI & DigiCash by bank **bjb**.

Innovation is also carried out in the bank **bjb** E-Tax service for depositing Rural and Urban Land and Building Tax (PBB-P2). bank **bjb** had collaboration related to Regional Tax Receipt Services with DKI Jakarta Province and 35 Cities and Regencies in West Java and Banten regions as well as 6 (six) Cities outside the West Java and Banten regions (Riau Archipelago Province, Batam City, Pekanbaru City, Binjai City, Pesawaran Regency and Surakarta City), particularly the PBB-P2 service that allowed taxpayers in the region to make PBB-P2 payments online through the DIGI & DigiCash by bank **bjb** application.

bjb E-Samsat

Layanan sistem administrasi manunggal satu atap (samsat) secara elektronik atau E-Samsat. E-Samsat merupakan layanan pembayaran Pajak Kendaraan Bermotor tahunan. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, khususnya dalam hal pembayaran Pajak Kendaraan Bermotor tahunan kini nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotornya, karena pembayaran dapat dilakukan di seluruh *e-channel* bank **bjb** yang tersebar di seluruh Indonesia. bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat melalui Aplikasi Sambara (Samsat Mobile Jawa Barat), Tim Pembina Samsat Provinsi Banten melalui program Sambat (Samsat Banten Hebat dan Tim Pembina Samsat Provinsi Kepulauan Riau melalui program E-Samsat Kepri serta Tim Pembina Samsat Nasional melalui program SIGNAL (samsat digital nasional).

It was one-stop administration system (Samsat) service electronically or E-Samsat. E-Samsat was an annual Motor Vehicle Tax payment service. This e-samsat payment service became one of the best bank **bjb** services for its customers, especially in terms of annual Motor Vehicle Tax payments, now bank **bjb** customers did not have to queue long to make Motor Vehicle Tax payments, because payments could be made throughout the bank **bjb** e-channel throughout Indonesia. bank **bjb** collaborated with the West Java Province Samsat Advisory Team through the Sambara program (West Java Samsat Champion), the Banten Province Samsat Advisory Team through the Samsat program (Great Banten Samsat and the Riau Islands Province Samsat Advisory Team through the Riau Islands E-Samsat program and the National Samsat Development Team through the SIGNAL (national digital samsat) program.

KILAS KINERJA

Performance Highlights

01



bank bjb



Pencapaian Kinerja
Performance Highlight

Kinerja Keuangan
Financial Performance

Total Aset
Total Asset

Meningkat / Increased by
14,45%

Mencapai / Increase to
Rp181,24
triliun / trillion

Pendapatan Bunga dan Syariah
Interest and Sharia Income

Meningkat / Increased by
3,19%

Mencapai / Increase to
Rp13,64
triliun / trillion

Laba Tahun Berjalan
Income for the Year

Meningkat / Increased by
11,23%

Mencapai / Increase to
Rp2,25
triliun / trillion



Kredit yang Diberikan
Loans

Meningkat / Increased by
12,89%

Mencapai / Increase to
Rp108,34
triliun / trillion

Dana Pihak Ketiga Konsumer
Consumer Third Parties Fund

Meningkat / Increased by
4,72%

Mencapai / Increase to
Rp38,49
triliun / trillion

Segmen Kredit/ Pinjaman
Loan Segment

Meningkat / Increased by
10,68%

Mencapai / Increase to
Rp106,26
triliun / trillion

NPL Gross
NPL Gross

Menurun menjadi / Decreased to
1,16%

Dari / From
Rp1,24
triliun / trillion

Kinerja Non Keuangan
Non Financial Performance

Dari sisi non keuangan, bank bjb telah memperoleh beberapa pengakuan antara lain:
From the non-financial side, bank bjb has obtained several recognition including:

1. Best Regional Development Bank For The Highest Growth in Housing Loan Category Banking (BUKU 3) dalam ajang 16th Indonesia Property & Bank Award 2022 dan Indonesia MyHome Award yang diselenggarakan oleh Majalah Property & Bank.
2. Star 5 The Best Digital Technology Development Team (Local Banking Industry) dalam ajang Digitech Award 2022 yang diselenggarakan oleh Itech.
3. The Best HR Management for The Outstanding Commitment on a Competitive HR Development Approach to Support Company Business Growth and Improvement Regional Development Bank Category dalam ajang Indonesia Human Resources Awards 2022 yang diselenggarakan oleh Warta Ekonomi.
4. 1st Rank Bank Umum Konvensional, 1st Rank **bjb** Digi Mobile Banking, 1st Rank **bjb** NET Internet Banking, 1st Rank Deposito, 1st Rank Kartu ATM Debit, 1st Rank KPR KB, serta 1st Rank Tabungan **bjb** Tandamata kategori KBMI 2 Asset Class > IDR100 Trillion dalam ajang 11th Digital Brand Awards yang diselenggarakan oleh Infobank.
5. Pemenang Penghargaan Transparansi Emisi Korporasi 2022 Kategori Transparansi Penurunan Emisi Sektor Emiten dengan gelar Green Elite dan Transparansi Perhitungan Emisi Sektor Emiten dengan gelar Platinum Plus dalam ajang Penghargaan Transparansi Emisi Korporasi 2022 yang diselenggarakan oleh Beritasatu & BGK.
6. Excellent for Financial Performance During September 2020-2021 dalam ajang Infobank TOP BUMD 2022 yang diselenggarakan oleh Infobank.
7. Best Bank 2022 Kategori BPD KBMI 2: Modal Inti Lebih dari Rp6 Triliun – Rp14 Triliun dalam ajang Investor Awards Best Bank 2022 yang diselenggarakan oleh Majalah Investor.
8. The Best Global Company dalam ajang 2nd Global Leaders Award yang diselenggarakan oleh Economic Review.
9. Best Digital Banking untuk Dimensi Customer dan Dimensi Data serta Best Digital Banking Kategori BPD dalam ajang Digital Banking Award 2022 yang diselenggarakan oleh Beritasatu.
10. Saham Terbaik 2022 Kategori Big Cap (Kapitalisasi Pasar di Atas 10 Triliun) dalam ajang Saham Terbaik 2022 yang diselenggarakan oleh Beritasatu Media Holding.
11. Best Digital Leadership in Local Owned Banking 2022 dalam ajang IDIA 2022 yang diselenggarakan oleh Business Asia.
12. Predikat Leadership AA dalam ajang ESG Disclousure Awards 2022 yang diselenggarakan oleh Majalah Investor & Bumi Global Karbon (BGK).
13. Juara 1 Paritrana Award 2022 Badan Usaha Skala Besar yang diselenggarakan oleh BP Jamsostek.
14. Best BPD 2022 with TOP Financial Performance and Sustainable Financial Inclusion Initiative KBMI 2 dalam ajang Indonesia Best BPD Awards 2022 yang diselenggarakan oleh Warta Ekonomi.
15. The Best Non-Big Capitalization in the Finance Sector 2022 dalam ajang CSA Awards 2022 yang diselenggarakan oleh Asosiasi Analis Efek Indonesia.
16. Bank Teraktif dalam Meningkatkan Literasi Keuangan Masyarakat dan Bank Teraktif dalam Kegiatan CSR dalam ajang LPS Banking Award yang diselenggarakan oleh Lembaga Penjamin Simpanan (LPS).
17. The Best Human Capital Recruitment and Workforce Planning Strategy in Banking Industry dalam ajang Human Capital & Performance Award 2022 yang diselenggarakan oleh Business News.
18. The Best Bank in Financial Resilience, The Best Bank in Digital Services, dan The Best Bank in Financial Sustainability Kategori Bank Pembangunan Daerah Aset > 30 Triliun dalam ajang Tempo Financial Award 2022 yang diselenggarakan oleh Tempo.
19. The Winner of Best Bank Awareness dan Best Brand Image in BPD Category dalam ajang 4th Indonesia Financial Brand Awards 2022 yang diselenggarakan oleh The Iconomics.

1. Best Regional Development Bank For The Highest Growth in Housing Loan Category Banking (Commercial Bank Business Activities 3) in the 16th Indonesia Property & Bank Award 2022 and Indonesia MyHome Award organized by Property & Bank Magazine.
2. Star 5 The Best Digital Technology Development Team (Local Banking Industry) in the 2022 Digitech Award event organized by Itech.
3. The Best HR Management for The Outstanding Commitment on a Competitive HR Development Approach to Support Company Business Growth and Improvement Regional Development Bank Category in the 2022 Indonesia Human Resources Awards event organized by Warta Ekonomi.
4. 1st Rank Conventional Commercial Bank, 1st Rank **bjb** Digi Mobile Banking, 1st Rank **bjb** NET Internet Banking, 1st Rank Deposits, 1st Rank ATM Debit Card, 1st Rank KPR KB, and 1st Rank **bjb** Tandamata Savings category KBMI 2 Asset Class > IDR100 Trillion in the 11th Digital Brand Awards event organized by Infobank.
5. The Winner of the 2022 Corporate Emissions Transparency Award in the Issuer Sector Emission Reduction Transparency Category with the Green Elite title and Issuer Sector Emission Calculation Transparency with the Platinum Plus title in the 2022 Corporate Emissions Transparency Award event organized by Beritasatu & BGK.
6. Excellent for Financial Performance During September 2020-2021 in the Infobank TOP BUMD 2022 organized by Infobank.
7. The Best Bank 2022 Category BPD KBMI 2: Core Capital of More than IDR6 Trillion – IDR 14 Trillion at the Investor Awards Best Bank 2022 event organized by Investor Magazine.
8. The Best Global Company in the 2nd Global Leaders Award organized by the Economic Review.
9. The Best Digital Banking for Customer Dimensions and Data Dimensions and Best Digital Banking for the BPD Category in the 2022 Digital Banking Award event organized by Beritasatu.
10. The Best Stocks 2022 Big Cap Category (Market Capitalization Above 10 Trillion) in the Best Stocks 2022 event organized by Beritasatu Media Holding.
11. The Best Digital Leadership in Local Owned Banking 2022 at the IDIA 2022 event organized by Business Asia.
12. AA Leadership title in the ESG Disclousure Awards 2022 event organized by Investor & Bumi Global Karbon (BGK) Magazine.
13. 1st place in Paritrana Award 2022 Large Scale Business Entity organized by BP Jamsostek.
14. The Best BPD 2022 with TOP Financial Performance and Sustainable Financial Inclusion Initiative KBMI 2 in the Indonesia Best BPD Awards 2022 event organized by Warta Ekonomi.
15. The Best Non-Big Capitalization in the Finance Sector 2022 at the 2022 CSA Awards event organized by the Indonesian Securities Analyst Association.
16. The Most Active Bank in Improving Public Financial Literacy and the Most Active Bank in CSR Activities in the LPS Banking Award event organized by the Deposit Insurance Corporation (LPS).
17. The Best Human Capital Recruitment and Workforce Planning Strategy in Banking Industry in the 2022 Human Capital & Performance Award event organized by Business News.
18. The Best Bank in Financial Resilience, The Best Bank in Digital Services, and The Best Bank in Financial Sustainability in the Category Regional Development Bank with Assets > 30 Trillion in the 2022 Tempo Financial Award event organized by Tempo.
19. The Winner of Best Bank Awareness and Best Brand Image in BPD Category in the 4th Indonesia Financial Brand Awards 2022 organized by The Iconomics.

Ikhtisar Data Keuangan Penting
Financial Highlight

Ikhtisar Keuangan dan Rasio Keuangan

Financial Highlights and Financial Ratios

Tabel Ikhtisar Keuangan dan Rasio Keuangan
Table of Financial Highlights and Financial Ratio

(dalam jutaan Rupiah / in millions IDR)

Uraian	2022	2021*	2020	2019	2018	Description
LAPORAN POSISI KEUANGAN KONSOLIDASIAN / CONSOLIDATED STATEMENTS OF FINANCIAL POSITION						
ASET						**ASSETS**
Kas	3,300,031	3,747,644	3,689,045	3,160,771	2,929,207	Cash
Giro pada Bank Indonesia	13,032,593	11,900,072	8,046,403	6,512,341	9,981,495	Current accounts with Bank Indonesia
Giro pada bank lain – pihak ketiga	1,243,695	2,691,297	881,541	535,268	611,796	Current accounts with other banks - third parties
Cadangan kerugian penurunan nilai	(68)	(66)	(71)	(66)	(72)	Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	7,156,807	11,428,774	5,818,892	7,919,924	9,731,163	Placements with Bank Indonesia and other banks - third parties
Cadangan kerugian penurunan nilai	(2,133)	(2,268)	(2,662)	(2,193)	(4,351)	Allowance for impairment losses
Tagihan derivatif	17,388	3,967	-	-	76	Derivative Receivables
Surat berharga – pihak ketiga	27,387,574	16,978,899	11,479,763	8,855,293	8,617,220	Marketable securities - third parties
Cadangan kerugian penurunan nilai	(5,256)	(5,917)	(21,168)	-	-	Allowance for impairment losses
Efek – efek yang dibeli dengan janji dijual kembali	5,468,915	3,129,032	10,121,400	3,162,245	2,815,800	Marketable securities purchased under agreements to resell receivables
Wesel ekspor dan tagihan lainnya – pihak ketiga	843,826	487,912	740,396	908,060	798,117	Export bills and other receivables - third parties
Kredit yang diberikan						Loans
Pihak berelasi	466,150	278,132	217,937	261,564	821,825	related parties
Pihak ketiga	107,873,542	95,689,939	89,232,997	81,625,682	74,528,024	third parties
Cadangan kerugian penurunan nilai	(1,631,811)	(1,809,372)	(1,755,670)	(705,300)	(646,522)	Allowance for impairment losses
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan – pihak ketiga	7,415,908	6,418,869	5,761,509	5,402,059	4,641,938	Sharia financing and receivables – less unamortized margin - third parties
Cadangan kerugian penurunan nilai	(159,875)	(129,348)	(157,093)	(131,102)	(139,053)	Allowance for impairment losses
Tagihan akseptasi	227,970	163,983	52,802	156,084	82,379	Acceptances receivable
Cadangan kerugian penurunan nilai	(2,374)	(1,616)	(30)	-	-	Allowance for impairment losses
Penyertaan saham	142,093	42,124	42,124	42,124	42,124	Investment in shares

Uraian	2022	2021*	2020	2019	2018	Description
Cadangan kerugian penurunan nilai	(1,303)	(1,303)	(1,303)	(1,303)	(1,303)	Allowance for impairment losses
Aset tetap dan aset hak guna						Fixed assets and right-of-use assets
Harga perolehan	6,683,040	6,375,513	5,970,602	4,609,769	4,363,927	Cost
Akumulasi penyusutan	(2,119,791)	(1,819,155)	(1,555,254)	(1,265,544)	(1,092,176)	Accumulated depreciation
Nilai buku	4,563,249	4,556,358	4,415,348	3,344,225	3,271,751	Book value
Aset pajak tangguhan - neto	189,749	118,601	100,932	128,113	155,680	Deferred tax assets - net
Bunga yang masih akan diterima	1,169,105	1,029,390	793,066	650,516	621,430	Accrued interest income
Aset lain- lain - neto	2,545,516	1,640,994	1,456,676	1,712,169	1,332,663	Other assets - net
TOTAL ASET	**181,241,291**	**158,356,097**	**140,961,431**	**123,536,474**	**120,191,387**	**TOTAL ASSETS**
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS						**LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY**
LIABILITAS						**LIABILITIES**
Liabilitas segera	2,403,981	1,804,558	1,830,150	1,816,918	1,488,621	Obligations due immediately
Simpanan nasabah						Deposits from customers
Pihak berelasi	9,884,589	11,003,476	9,225,128	12,981,015	13,230,691	related parties
Pihak ketiga	112,134,754	102,761,034	90,573,348	70,583,378	68,590,293	third parties
Simpanan nasabah - Syariah						Deposits from customers - Sharia
Pihak berelasi	274	183	1	1	1	related parties
Pihak ketiga	795,705	614,933	480,093	425,410	376,744	third parties
Simpanan dari bank lain						Deposits from other banks
Pihak berelasi	96,339	98,555	94,279	423,938	166,117	related parties
Pihak ketiga	4,365,451	1,782,921	2,024,805	1,132,690	4,094,603	third parties
Liabilitas derivatif	2,207	-	10	-	-	Derivatives payable
Liabilitas akseptasi	227,970	163,983	52,802	156,084	82,379	Acceptances payable
Efek – efek yang dijual dengan janji dibeli kembali	3,081,103	-	-	3,792,336	3,852,844	Marketable securities sold under repurchase agreements
Efek Hutang yang Diterbitkan-neto	1,871,461	2,403,547	3,236,456	3,487,485	3,240,513	Debt securities issued - net
Pinjaman yang Diterima-pihak ketiga	17,533,761	12,161,667	11,300,357	8,791,601	6,708,734	Borrowings - third parties
Estimasi Kerugian Komitmen dan Kontinjensi	10,747	23,756	29,765	369	579	Estimated losses on commitments and contingencies
Hutang pajak	139,347	129,213	77,354	44,323	79,258	Taxes payable
Bunga yang masih harus dibayar	254,160	168,674	221,713	178,516	183,446	Interest payable and revenue sharing
Liabilitas pajak tangguhan - neto	-	-	-	169,389	110,522	Deferred tax liability - net
Liabilitas Imbalan kerja	291,904	203,356	206,046	209,983	185,404	Defined employee benefits liability
Liabilitas lain–lain	1,347,965	1,647,025	1,331,818	731,131	648,703	Other liabilities
Obligasi Subordinasi	3,679,163	2,988,492	1,992,707	996,424	996,468	Subordinated bonds
TOTAL LIABILITAS	**158,120,881**	**137,955,374**	**122,676,832**	**105,920,991**	**104,035,920**	**TOTAL LIABILITIES**

Uraian	2022	2021*	2020	2019	2018	Description
Dana Syirkah Temporer						**Temporary syirkah fund**
Bukan Bank						Non-bank
Pihak berelasi	7,148	58,009	7,059	2,639	5,449	related parties
Pihak Ketiga	8,316,448	7,205,229	6,174,398	5,360,099	4,799,452	third parties
Bank						Bank
Pihak ketiga	50,828	53,452	69,861	210,116	65,251	third parties
Total Dana Syirkah Temporer	**8,374,424**	**7,316,690**	**6,251,318**	**5,572,854**	**4,870,152**	**Total temporary syirkah fund**
EKUITAS						**EQUITY**
Ekuitas yang dapat diatribusikan kepada entitas induk						Equity attributable to equity holders of the parent entity
Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A - 9.600.000.000 saham Seri B - 6.400.000.000 saham						Share capital Rp250 (full amount) par value per share Authorized capital: Series A - 9,600,000,000 shares Series B - 6,400,000,000 shares
Modal ditempatkan dan disetor penuh: Seri A - 7.414.714.661 saham Per 31 Desember 2022 dan 2021 Seri B - 2.424.072.500 saham Per 31 Desember 2022 dan 2021	2,630,361	2,459,697	2,459,697	2,459,697	2,459,697	Issued and fully paid capital: Series A - 7,414,714,661 shares As of December 31, 2022 and 2021 Series B - 2,424,072,500 shares As of December 31, 2022 and 2021
Tambahan Modal Disetor	1,812,876	1,058,541	1,058,541	1,058,541	1,058,541	Additional paid in capital
Surplus dari revaluasi aset tetap	2,169,577	2,201,402	2,080,964	2,021,977	1,933,791	Revaluation surplus of fixed assets
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan	(420,813)	(8,577)	116,935	-	-	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax
Pengukuran kembali liabilitas imbalan kerja pasti – setelah pajak tangguhan	(166,272)	(146,439)	(138,470)	(179,903)	(170,839)	Remeasurement of defined employee benefit liability - net of deferred tax
Saldo Laba						Retained earnings
Telah ditentukan penggunaanya	4,785,382	3,813,887	3,073,730	3,725,379	5,043,407	appropriated
Belum ditentukan penggunaanya	3,947,964	3,657,863	3,308,127	2,909,072	911,978	unappropriated
Total Ekuitas yang dapat diatribusikan kepada entitas induk	14,759,075	13,036,374	11,986,953	11,992,840	11,236,575	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	(13,089)	47,659	46,328	49,738	48,740	Non-controlling interest
TOTAL EKUITAS	**14,745,986**	**13,084,033**	**12,005,800**	**12,042,629**	**11,285,315**	**TOTAL EQUITY**
TOTAL LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS KONSOLIDASIAN	**181,241,291**	**158,356,097**	**140,934,002**	**123,536,474**	**120,191,387**	**TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY**

Uraian	2022	2021*	2020	2019	2018	Description
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME						
PENDAPATAN BUNGA DAN SYARIAH						**INTEREST AND SHARIA INCOME**
Pendapatan Bunga dan Syariah	12.816.082	12.425.703	12,548,614	12,011,703	11,843,595	Interest and Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	819.892	788.740	72,064	79,727	70,614	Sharia financing fee and commission income
BEBAN BUNGA DAN BAGI HASIL SYARIAH	(5,227,996)	(5,313,916)	(6,123,414)	(6,008,924)	(5,415,178)	INTEREST EXPENSE AND SHARIA PROFIT SHARING
PENDAPATAN BUNGA DAN SYARIAH NETO	8,407,978	7,900,527	6,497,264	6,082,506	6,499,031	NET INTEREST AND SHARIA INCOME
PENDAPATAN OPERASIONAL LAINNYA						**OTHER OPERATING INCOME**
Provisi dan komisi selain dari kredit yang diberikan	1,051,115	802,774	641,022	599,296	580,577	Non-loan related fees and commissions
Penerimaan kembali kredit yang telah dihapus buku	365,404	391,947	247,051	267,980	258,650	Recoveries from loans written-off
Keuntungan transaksi valuta asing – neto	23,826	58,686	54,658	13,143	15,676	Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan – neto	49,315	325,132	424,289	58,092	8,847	Gain on sale of marketable securities measured at fair value through - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	-	-	92,475	25,851	-	Unrealized gain on changes in fair value of marketable securities held-for-trading
Lain-lain	150,028	139,708	(1,346)	50,341	70,714	Others
BEBAN OPERASIONAL LAINNYA						**OTHER OPERATING EXPENSES**
Beban umum dan administrasi	(2,744,760)	(2,701,546)	(2,499,005)	(2,281,455)	(2,276,047)	General and administrative expenses
Beban tenaga kerja dan tunjangan	(3,242,167)	(2,922,119)	(2,639,268)	2,024,828	(2,160,020)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian	(223,976)	(626,103)	(142,226)	(321,837)	(517,260)	Provision for impairment losses on financial and non-financial assets - net
Kerugian yang belum direalisasi dari perubahan nilai w ajar surat berharga yang diperdagangkan - neto	-	(58,176)	-	-	(28,823)	Unrealize gain or losses on fair value canges of marketable securities
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto	(92,808)	-	-	-	-	Loss on sale of marketable securities measured at fair value through profit or loss - net
Pembalikan kerugian komitmen dan kontinjensi	13,192	6,010	2,853	(149)	1,504	Reversal of losses on commitments and contingencies
Lain-lain	(908,289)	(718,225)	(465,641)	(409,447)	(394,452)	Others
LABA OPERASIONAL	**2,848,858**	**2,598,615**	**2,212,126**	**2,059,493**	**2,058,397**	**OPERATING INCOME**
BEBAN NON-OPERASIONAL - NETO	**(13,240)**	**(11,033)**	**(44,098)**	**(81,531)**	**(121,353)**	**NON-OPERATING EXPENSES - NET**

Uraian	2022	2021*	2020	2019	2018	Description
LABA SEBELUM BEBAN PAJAK	**2,835,618**	**2,587,582**	**2,168,028**	**1,977,962**	**1,937,044**	**INCOME BEFORE TAX EXPENSE**
BEBAN PAJAK - NETO	(590,336)	(568,928)	(478,032)	(413,470)	(384,648)	TAX EXPENSE - NET
LABA TAHUN BERJALAN	**2,245,282**	**2,018,654**	**1,689,996**	**1,564,492**	**1,552,396**	**INCOME FOR THE YEAR**
PENDAPATAN KOMPREHENSIF LAIN:						**OTHER COMPREHENSIVE INCOME:**
Akun yang tidak akan direklasifikasikan ke laba rugi						**Items that will not be reclassified to profit and loss**
Pengukuran kembali atas program imbalan pasti	(24,657)	(14,041)	56,551	(10,160)	5,518	Remeasurement of defined benefit plan
Revaluasi aset tetap	(31,191)	120,438	60,183	86,990	224,678	Fixed assets revaluation
Pajak penghasilan	4,824	6,262	(15,958)	-	(1,419)	Income tax
Akun yang akan direklasifikasikan ke laba rugi						**Items that will be reclassified to profit and loss**
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan	(412,236)	(125,512)	118,449	-	-	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of tax
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak Penghasilan	(463,260)	(12,853)	219,225	77,251	228,777	Other Comprehensive Income for the Year - After Tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	**1,782,022**	**2,005,801**	**1,909,221**	**1,641,743**	**1,781,173**	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:						**INCOME FOR THE YEAR ATTRIBUTABLE TO:**
Pemilik entitas induk	2,304,376	2,031,858	1,687,218	1,558,651	1,548,249	Equity holders of the parent entity
Kepentingan non-pengendali	(59,094)	(13,204)	2,778	5,841	4,147	Non-controlling interest
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:						**TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:**
Pemilik entitas induk	1,840,482	2,018,815	1,906,495	1,635,891	1,776,973	Equity holders of the parent entity
Kepentingan non-pengendali	(58,460)	(13,014)	2,726	5,892	4,200	Non-controlling interest
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	**219.02**	**206.52**	**171.49**	**157.94**	**157.36**	**BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)**
LAPORAN ARUS KAS KONSOLIDASIAN / CONSOLIDATED STATEMENTS OF CASH FLOWS						
ARUS KAS DARI AKTIVITAS OPERASI						**CASH FLOWS FROM OPERATING ACTIVITIES**
Penerimaan bunga, provisi dan komisi	12,711,595	12,250,099	11,792,865	12,062,245	11,968,505	Interest and commissions received
Penerimaan pendapatan syariah	784,664	728,020	685,256	-	-	Sharia income fees received
Pembayaran bunga	(4,898,216)	(5,099,889)	(5,758,693)	(6,013,854)	(5,431,103)	Interest expenses paid
Pembayaran bagi hasil syariah	(244,294)	(267,066)	(321,524)	-	-	Sharia profit sharing paid
Pembayaran beban karyawan	(3,125,806)	(2,938,850)	(2,628,233)	(2,078,219)	(2,212,439)	Employee expenses paid

Uraian	2022	2021*	2020	2019	2018	Description
Pembayaran beban umum dan administrasi	(2,744,760)	(2,701,546)	(2,213,202)	(2,429,691)	(2,694,271)	General and administrative expenses paid
Penerimaan dari pendapatan operasional lainnya	1,138,447	1,193,233	1,186,017	841,139	742,386	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	365,404	391,045	247,051	267,980	585,891	Recoveries from loan written - off
Pembayaran beban lainnya	(1,035,802)	(360,694)	(633,522)	(507,601)	(514,369)	Other expenses paid
Pembayaran pajak Penghasilan	(563,340)	(480,846)	(349,418)	(408,788)	(368,387)	Income tax paid
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	2,387,892	2,663,353	2,006,597	1,733,311	1,748,972	Receipts from cash before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:						Decrease in operating assets:
Surat berharga	(10,926,130)	(5,651,240)	(2,535,595)	(311,151)	(1,016,111)	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	(2,339,883)	6,992,368	(6,959,155)	(346,445)	(2,490,651)	Marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	(355,914)	359,306	167,664	(109,943)	(715,252)	Export bills and other receivables
Penempatan pada Bank Indonesia dan bank lain	-	-	165,000	(165,000)	75,963	Placements with Bank Indonesia and other banks
Kredit yang diberikan dan pembiayaan dan piutang syariah	(13,306,536)	(7,580,885)	(8,115,236)	(7,246,690)	(4,390,857)	Loans and financing and receivables
Tagihan Derivatif	(13,421)	(3,967)	-	76	(75)	Derivatives receivable
Tagihan Akseptasi	(63,987)	(109,595)	103,313	(73,705)	(34,970)	Acceptances receivable
Aset lain-lain	(904,446)	(440,086)	255,487	(313,831)	116,637	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:						Increase (decrease) in operating liabilities:
Liabilitas segera	599,423	(25,592)	13,232	328,297	(436,776)	Obligations due immediately
Simpanan:						Deposits:
Giro	(1,121,940)	4,328,524	(1,444,818)	2,660,375	(1,660,978)	Current accounts
Tabungan	2,262,626	2,453,277	1,746,837	363,823	2,782,318	Savings account
Deposito berjangka	8,352,744	8,384,627	16,805,465	(674,789)	(1,318,704)	Time deposits
Simpanan dari bank lain	2,580,313	(237,607)	422,202	(2,558,727)	(1,809,792)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	3,081,103	-	(3,792,336)	(60,508)	3,082,266	Marketables securities sold under repurchase agreement
Liabilitas lain-lain	(177,915)	370,851	117,113	(123,647)	(57,214)	Other liabilities
Liabilitas akseptasi	63,987	111,181	(103,282)	73,705	34,970	Acceptances payable
Liabilitas Derivatif	2,207	(10)	10	-	(88)	Derivatives payable
Utang pajak	9,235	(15,311)	(275,382)	(16,079)	20,079	Taxes payable
Arus kas neto (digunakan untuk) diperoleh dari aktivitas operasi	(9,870,642)	11,649,347	(1,395,455)	(6,593,634)	(6,070,263)	Net cash provided by and (used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI						**CASH FLOWS FROM INVESTING ACTIVITIES**
Penerimaan dividen kas	5,960	6,074	7,137	11,789	10,564	Cash dividends received
Pembelian aset tetap	(513,133)	(418,858)	(404,604)	(159,446)	(220,779)	Acquisitions of fixed assets
Penyertaan Saham	(99,969)	-	-	-	(10,140)	Investments Shares

Uraian	2022	2021*	2020	2019	2018	Description
Hasil penjualan aset tetap	-	-	(260,937)	35	15	Proceeds from sales of fixed assets
Arus kas neto (digunakan untuk)/diperoleh aktivitas investasi	(607,142)	(412,784)	(397,467	(147,622)	(220,340)	Net cash used in investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN						**CASH FLOWS FROM FINANCING ACTIVITIES**
Penerimaan dari pinjaman yang diterima	12,449,516	2,734,923	2,508,756	2,082,867	4,031,040	Proceeds from borrowings
Pembayaran pinjaman yang diterima	(7,077,422)	(1,873,613)	(974,331)	-	-	Payment of borrowings
Pembayaran dividen kas	(1,042,780)	(941,965)	(925,044)	(879,586)	(875,575)	Cash dividend paid
Pembayaran liabilitas sewa	(41,109)	(41,109)	(121,171)	-	-	Payment of lease liability
Penerimaan dari obligasi subordinasi	1,000,000	1,000,000	1,000,000	-	-	Proceeds from subordinated bonds
Pembayaran obligasi subordinasi	(307,000)	-	-	-	-	Payment for subordinated bonds
Pembayaran efek hutang yang diterbitkan	(534,300)	(835,500)	(251,700)	-	-	Payment from debt securities issued
Penerimaan penambahan modal	923,345	-	-	-	270,742	Proceeds from additional capital
Biaya emisi obligasi	(3,635)	(6,079)	-	-	-	Bonds issuance cost
Efek-efek yang dijual dengan janji dibeli kembali	-	-	858,300	248,000	-	Marketable securities sold under repurchased agreement
Hasil efek hutang yang diterbitkan	-	-	-	(1,065)	(564,472)	Proceeds from debt securities issued and subordinated bonds
Arus kas neto diperoleh dari aktivitas pendanaan	5,366,615	36,657	2,210,841	1,450,216	2,861,735	Net cash provided by financing activities
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS	**(5,058,486)**	**11,273,220**	**417,919**	**(5,291,040)**	**(3,428,868)**	**NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS PADA AWAL TAHUN	**29,767,787**	**18,435,881**	**17,963,304**	**23,249,310**	**26,662,429**	**CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR**
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	**23,825**	**58,686**	**54,658**	**2,841**	**15,676**	**NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS**
KAS DAN SETARA PADA AKHIR TAHUN	**24,733,126**	**29,767,787**	**18,435,881**	**17,961,111**	**23,249,237**	**CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**
RASIO KEUANGAN (%) / FINANCIAL RATIO (%)						
PERMODALAN						**CAPITAL**
Kewajiban Penyediaan Modal Minimum (KPMM)	19.19	17.78	17.31	17.71	18.63	Minimum Capital Adequacy Requirement (KPMM)
PROFITABILITAS						**PROFITABILITY**
Return on Asset (ROA)	1.75	1.73	1.66	1.68	1.71	Return on Asset (ROA)
Return on Equity (ROE)	18.63	19.01	16.95	16.51	18.81	Return on Equity (ROE)
Net Interest Margin (NIM)	5.86	5.84	5.39	5.75	6.37	Net Interest Margin (NIM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	80.35	81.94	83.95	84.23	84.22	Operating Costs to Operating Income (BOPO)

Uraian	2022	2021*	2020	2019	2018	Description
Rasio Laba (Rugi) Terhadap Pendapatan	15.52	14.33	12.58	12.54%	12.71	Profit (Loss) to Income Ratio
Rasio Liabilitas Terhadap Jumlah Aset	91.03	90.87	90.58	90.06%	90.50	Ratio of Liabilities to Total Assets
Rasio Liabilitas Terhadap Ekuitas	1.014.67	995.37	961.56	834.90%	872.69	Ratio of Liabilities to Equity
ASET PRODUKTIF						**EARNING ASSET**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	0.90	1.02	1.03	1.27	1.26	Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	0.88	1.00	1.07	1.34	1.32	Non Performing Earning Assets Against Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1.09	1.47	1.48	0.68	0.65	Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets
NPL *Gross*	1.16	1.24	1.40	1.58	1.65	NPL Gross
NPL *Nett*	0.46	0.41	0.41	0.81	0.90	NPL Nett
LIKUIDITAS						**LIQUIDITY**
Total CASA (dalam juta Rupiah)	51.310.576	50,694,241	41,429,685	41,342,931	38,433,020	Total CASA (in million Rupiah)
KEPATUHAN						**COMPLIANCE**
Persentase Pelanggaran BMPK						Percentage of LLL Violations
Pihak Terkait	-	-	-	-	-	Related parties
Pihak Tidak Terkait	-	-	-	-	-	Unrelated Parties
Persentase Pelampauan BMPK						Percentage of Exceeding the LLL
Pihak Terkait	-	-	-	-	-	Related parties
Pihak Tidak Terkait	-	-	-	-	-	Unrelated Parties
GWM Utama Rupiah	8.28	5.55	3.51	6.52	7.34	Main Statutory Reserves in Rupiah
GWM Valuta Asing	4.36	4.24	4.22	8.50	8.66	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	1.84	0.89	1.05	1.11	1.72	Overall Net Open Position (NOP)
RASIO LAINNYA						**OTHER RATIOS**
Cost to Income Ratio (CIR)	70.04	67.00	76.70	68.43	66.32	Cost to Income Ratio (CIR)
Loan to Deposit Ratio (LDR)	85.03	81.68	86.32	96.07	91.89	Loan to Deposit Ratio (LDR)

*Direklasifikasi / As reclassified

Catatan untuk pembaca laporan: Tabel dan grafik pada laporan ini memaparkan data numerik dengan standar Bahasa Inggris, sedangkan pemaparan numerik dalam teks menggunakan standar Bahasa Indonesia dan Inggris sesuai dengan konteksnya.

Notes for report readers: The tables and graphs in this report display numerical data with English standards, while numerical presentations in text use Indonesian and English standards according to the context.

Ikhtisar Operasional

Operational Highlight

Kinerja Operasional Segmen Operasi

Operational Segment Performance

Dana Pihak Ketiga

Third Parties Fund

Tabel Kinerja Operasional Dana Pihak Ketiga
Table of Third Parties Fund Operational Performance

(dalam juta Rupiah / in millions IDR)

Produk / Product	2022	2021	2020	2019	2018
Tabungan / Savings	26,548,140	24,685,441	20,266,568	20,608,315	17,951,664
Giro / Current accounts	24,762,436	26,008,800	19,163,117	20,734,616	20,481,352
Deposito / Deposits	70,438,502	62,806,958	58,129,335	41,996,786	43,176,405
TOTAL	121,799,083	**113,501,199**	**99,559,020**	**83,339,717**	**81,609,421**

Pinjaman

Loans

Tabel Kinerja Operasional Pinjaman
Table of Loan Operational Performance

(dalam juta Rupiah / in millions IDR)

Produk / Product	2022	2021	2020	2019	2018
Konsumer / Consumer	47,143,365	45,303,948	43,471,120	56,962,543*)	51,479,634*)
Ritel / Retail	18,479,344	17,185,569	17,029,674	-	-
Korporasi dan Komersial / Corporate and Commercial	7,937,368	19,258,831	15,768,540	13,217,804	12,245,063
Mikro / Micro	-	-	6,154,803	5,772,031	5,456,347
KPR / Mortgage	9,183,365	7,731,468	6,748,559	6,148,216	5,810,574
BPR dan LKM / BPRs and MFIs	3,007,780	2,927,483	3,555,793	-	-
UMKM / MSME	3,979,520	3,100,397	2,599,010	-	-
Internasional / International	-	500,000	500,000	-	-
TOTAL	**106,257,828**	**96,007,696**	**89,672,696**	**82,100,593**	**74,991,717**

*) Masih menjadi bagian dari Konsumer dan Ritel / part of Consumer and Retail

Produk Internasional dan Tresuri

International and Treasury Products

Tabel Penempatan Dana pada Bank Lain - Surat Berharga Obligasi Bank Investasi
Table of Fund Allocation in Other Banks - Investment Bank Bond Securities

(dalam juta Rupiah / in millions IDR)

Obligasi / Bond	2022	2021	2020	2019	2018
Bank Umum dan Bank Daerah Commercial Bank and Regional Bank	363,912	592,400	1,161,250	1,408,000	649,000

Tabel Penempatan Dana pada Bank Lain - Surat Berharga Obligasi non - Bank investasi
Table of Fund Allocation on Other Banks - Investment non - Bank Bond Securities

(dalam juta Rupiah / in millions IDR)

Obligasi / Bond	2022	2021	2020	2019	2018
Korporasi / Corporate	1,129,819	446,000	771,000	419,000	608,500
SUN	11,000,908	6,826,439	4,829,438	3,202,184	2,624,432
ORI	166,064	-	120,586	120,586	66,855

Obligasi / Bond	2022	2021	2020	2019	2018
PBS	2,463,940	2,394,758	2,367,958	1,509,288	370,000
SPN	-	-	-	-	-
SR	547,652	-	-	-	-
Total IDR	**15,308,383**	**9,667,197**	**8,088,982**	**5,251,058**	**3,669,787**
Total USD	**143,134**	**77,386**	**5,700**	**-**	**-**

Tabel Kinerja *Trading Money Market*

Table of Trading Money Market Performance

(dalam juta Rupiah / in millions IDR)

Keterangan / Description	2022	2021	2020	2019	2018
Placement	1,000,000	220,000	1,800,000	528,581	1,348,262
Borrowing	2,050,000	-	-	528,581	1,349,000

Tabel Rekapitulasi Obligasi Portofolio *Trading*

Table of Bond Recapitulation of Trading Portfolio

(dalam juta Rupiah / in millions IDR)

Keterangan / Description	2022	2021	2020	2019	2018
Reksadana / Mutual Funds	6,641,487	5,933,763	3,235,529	412,000	857,437
SUN	351,770	166,482	13,857	288,818	233,701
ORI	9,622	5	-	-	-
Corp	-	54,162	55,876	56,710	58,115
SR	6,296	2,721	-	-	-
USD	-	-	-	-	4,000
Total IDR	7,009,175	**6,157,133**	**3,305,262**	**757,528**	**1,139,253**
Total USD	-	**-**	**-**	**-**	**4,000**

Tabel Volume Transaksi *Foreign Exchange and Derivatives*

Table of Foreign Exchange and Derivatives Transaction Volume

(dalam juta Rupiah / in millions IDR)

Keterangan / Description	2022	2021	2020	2019	2018
Sales	-	1,583,413*)	1,519,640**)	5,541,552	3,036,424
Trading	94,828,077	96,004,381	55,198,078	34,062,606	22,251,552
Banking	40,626,274	53,731,925	33,684,482	17,777,110	20,703,043
Total	**135,454,351**	**151,319,719**	**92,450,245**	**57,383,286**	**45,993,036**

*) berdasarkan transaksi FX Nasabah di seluruh Kantor Cabang Devisa bank **bjb** selama tahun 2021 / based on customer FX transactions in all foreign exchange branch offices of bank **bjb** during 2021

) berdasarkan transaksi FX Nasabag di seluruh Kantor Cabang Devisa bank **bjb selama tahun 2020 / based on customer FX transactions in all foreign exchange branch offices of bank **bjb** during 2020

Tabel Volume Transaksi *Treasury Sales* untuk Nasabah

Table of Treasury Sales Transaction Volume for Customers

(dalam juta Rupiah / in millions IDR)

Keterangan / Description	2022	2021	2020	2019	2018	2017
Foreign Exchange & Derivatives	1,348,678	1,583,414	1,519,641	1,698,435	1,989,886	1,446,812
Surat Berharga / Securities	1,110,144	951,247*)				
Total	**2,458,822**	**2,534,661**	**1,519,641**	**1,698,435**	**1,989,886**	**1,446,812**

*) data transaksi sejak Juli 2021 / transaction data since July 2021

Institutional Banking Institutional Banking

Tabel Kinerja *Intitutional Banking*
Table of Institutional Banking Performance

Produk Product	Nasabah Customer	2022		2021	
		NoA	Nominal (Rupiah Penuh / Full IDR)	NoA	Nominal (Rupiah Penuh / Full IDR)
Giro Current Account	Pemerintah Daerah / Regional Government	11,621	9,617,883	7,728	11,436,087
	Pemerintah Pusat / Central Government	115	431,131	107	165,008
	BUMN / SOE	874	1,819,716	873	1,836,599
	Swasta / Private	151,549	12,107,482	151,241	9,776,833
Subtotal		**164,159**	**23,947,572**	**159,842**	**25,301,485**
Deposito / Deposits	Pemerintah Daerah / Regional Government	1	1,002	-	-
	Pemerintah Pusat / Central Government	21	6,757,691	21	6,776,185
	BUMN / SOE	350	14,933,270	495	16,085,924
	Swasta / Private	3,501	37,924,053	3,610	28,866,366
Subtotal		**3,895**	**59,616,016**	**4,126**	**51,728,475**
Total Keseluruhan		**168,054**	**83,592,588**	**164,075**	**77,029,960**

Informasi Saham
Stock Information

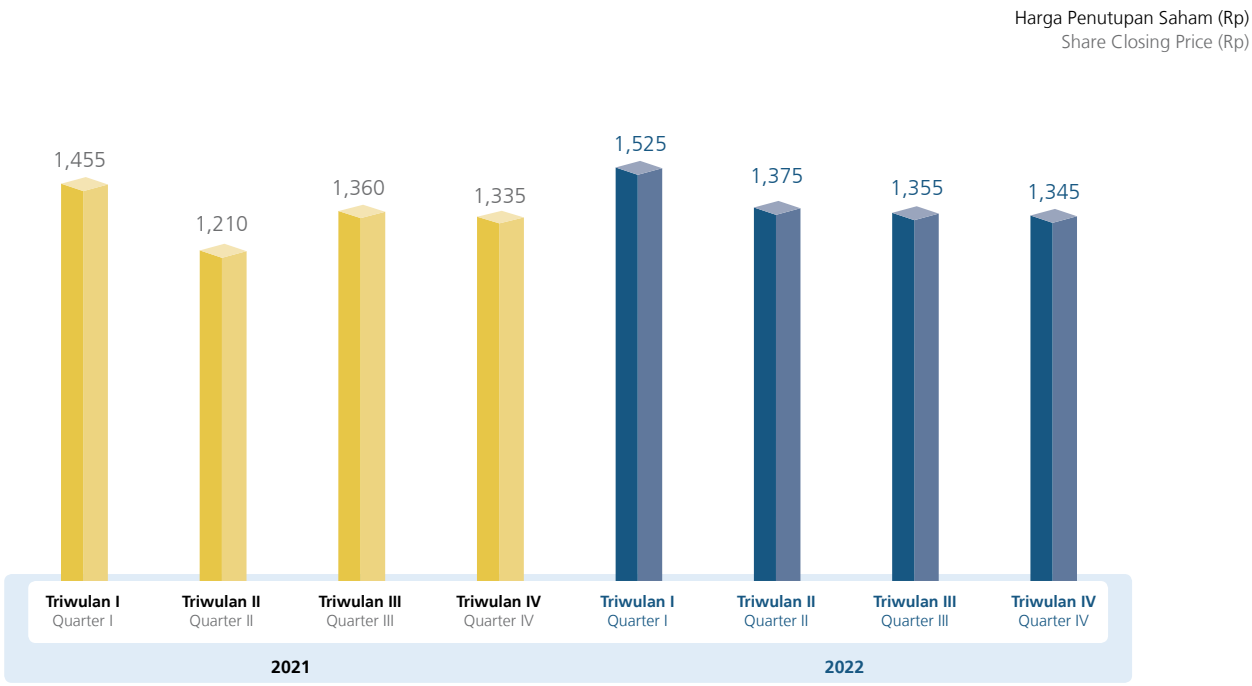
Tabel Informasi Saham bank bjb 2021 – 2022
Table of bank **bjb** stock information 2021 – 2022

Tahun Year	Harga per saham (Rp) / Price per share (IDR)				Jumlah Saham Beredar Number of Outstanding Share (dalam Lembar Saham / in shares)	Volume Perdagangan Trading Volume (dalam Lembar Saham / in shares)	Kapitalisasi Pasar Market Capitalization (Rp Juta / IDR Million)
	Pembukaan Opening (Rp / IDR)	Tertinggi Highest (Rp / IDR)	Terendah Lowest (Rp / IDR)	Penutupan Closing (Rp / IDR)			
2022							
Triwulan I Quarter I	1,340	1,560	1,275	1,525	10,521,443,686	486,936,700	16,045,202
Triwulan II Quarter II	1,525	1,545	1,360	1,375	10,521,443,686	633,311,800	14,466,985
Triwulan III Quarter III	1,375	1,435	1,305	1,355	10,521,443,686	157,711,400	14,256,556
Triwulan IV Quarter IV	1,350	1,400	1,310	1,345	10,521,443,686	196,935,400	14,151,342

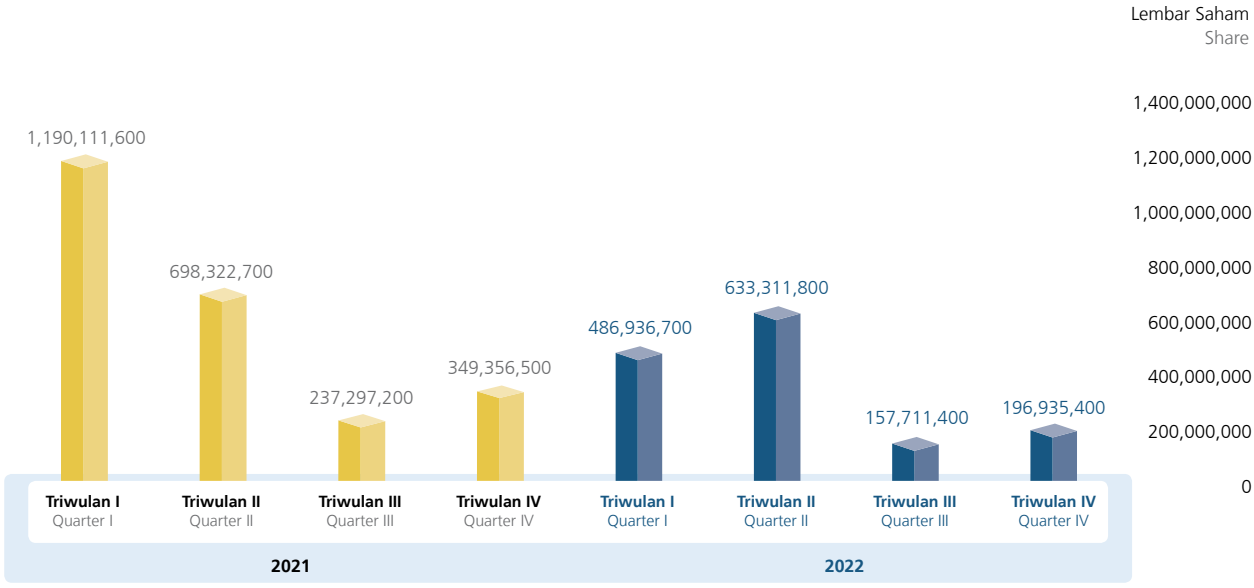
	2020		2019		2018	
	NoA	Nominal (Rupiah Penuh / Full IDR)	NoA	Nominal (Rupiah Penuh / Full IDR)	NoA	Nominal (Rupiah Penuh / Full IDR)
	7,638	8,919,681	16,349	10,998,805	13,750	9,740,605
	131	383,675	107	212,764	217	463,568
	870	292,797	1,048	1,244,589	1,033	991,233
	139,930	8,648,504	112,175	6,214,779	99,065	6,218,684
	148,569	**18,244,648**	**129,679**	**18,670,937**	**114,065**	**17,414,090**
	21	86,100	181	6,615,951	182	6,012,490
	24	3,057,400	10	785,477	79	2,880,358
	566	16,687,421	739	8,335,025	776	8,010,768
	4,112	25,335,540	3,566	16,725,838	3,566	16,503,547
	4,723	**45,166,461**	**4,496**	**32,462,291**	**4,603**	**33,407,163**
	153,292	**63,411,109**	**134,175**	**51,133,228**	**118,668**	**50,821,252**

Tahun Year	Harga per saham (Rp) / Price per share (IDR)				Jumlah Saham Beredar Number of Outstanding Share (dalam Lembar Saham / in shares)	Volume Perdagangan Trading Volume (dalam Lembar Saham / in shares)	Kapitalisasi Pasar Market Capitalization (Rp Juta / IDR Million)
	Pembukaan Opening (Rp / IDR)	Tertinggi Highest (Rp / IDR)	Terendah Lowest (Rp / IDR)	Penutupan Closing (Rp / IDR)			
2021							
Triwulan I Quarter I	1,480	1,760	1,455	1,455	9,838,787,161	1,190,111,600	14,315,435
Triwulan II Quarter II	1,230	1,605	1,210	1,210	9,838,787,161	698,322,700	11,904,932
Triwulan III Quarter III	1,340	1,370	1,210	1,360	9,838,787,161	237,297,200	13,380,750
Triwulan IV Quarter IV	1,350	1,495	1,335	1,335	9,838,787,161	349,356,500	13,134,781

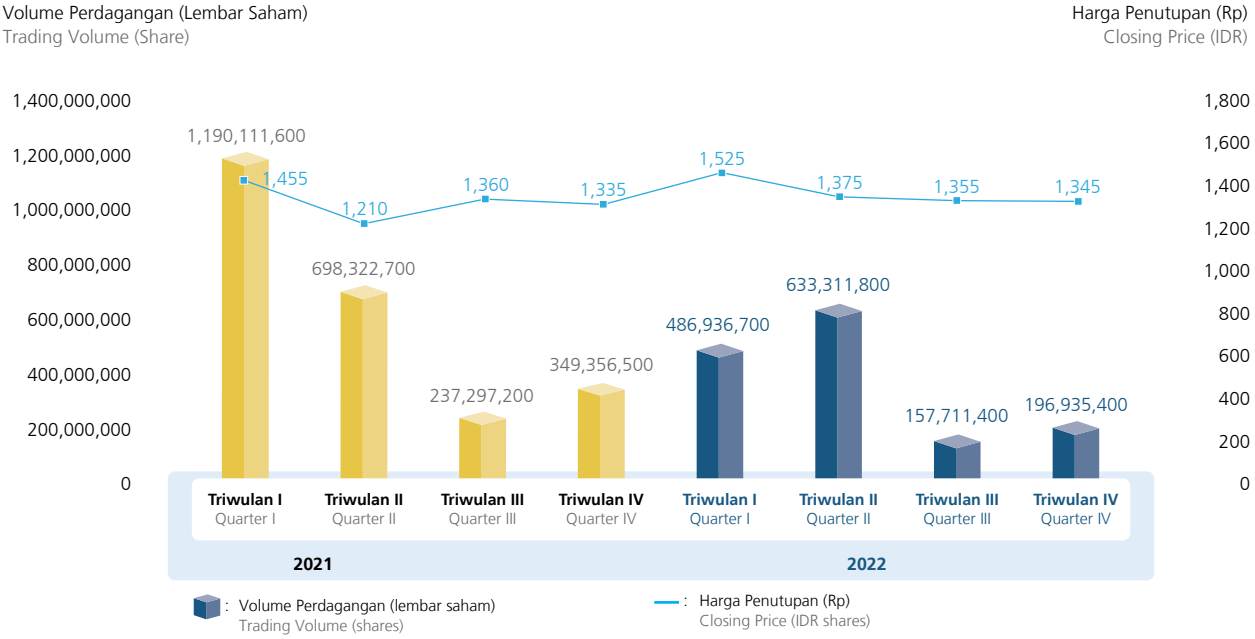
Grafik Harga Penutupan Saham bank **bjb** Tahun 2021 – 2022
Graph of closing price for bank **bjb** shares for 2021 – 2022



Grafik Volume Perdagangan Saham bank **bjb** Tahun 2021 – 2022
Chart of bank **bjb** Stock Trading Volume 2021 – 2022



Grafik Pergerakan Harga dan Volume Saham bank bjb Tahun 2021 - 2022
Chart of Price Movements and Volume of bank bjb Shares in 2021 - 2022



Aksi Korporasi

Pada tahun 2022, bank **bjb** melaksanakan aksi korporasi penambahan modal melalui skema *right issue* I atau Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD). Berdasarkan hasil keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 yang diselenggarakan di Kota Bandung pada tanggal 6 April 2021 telah menyetujui pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dengan menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250 per saham, dengan harga pelaksanaan sebesar Rp1.355 per lembar saham.

Jangka waktu pelaksanaan PMHMETD adalah 12 (dua belas) bulan sejak tanggal RUPS Tahunan sampai dengan efektifnya Pernyataan Pendaftaran. Pada bulan Maret 2022 dana berhasil terserap sebesar Rp924.999.591.375 dengan jumlah lembar saham Seri B baru yang diterbitkan sebanyak 682.656.525 lembar saham.

Corporate Action

In 2022, bank **bjb** carried out corporate actions to increase capital through the rights issue I scheme or Capital Increase with Pre-emptive Rights (PMHMETD). Based on the resolutions of the Annual General Meeting of Shareholders for the 2020 Fiscal Year held in Bandung City on April 6, 2021, it approved the implementation of Capital Increase with Pre-emptive Rights (PMHMETD) by issuing a maximum of 925,000,000 new series B shares with a nominal value IDR 250 per share, with an exercise price of IDR 1,355 per share.

The PMHMETD implementation period was 12 (twelve) months from the date of the Annual GMS until the Registration Statement becomes effective. In March 2022, IDR 924,999,591,375 was successfully absorbed, with 682,656,525 new Series B shares issued.

Tanggal Pelaksanaan Implementation Date	**Keterangan** Information	**Jumlah Saham yang Beredar (lembar)** Number of Outstanding Shares (shares)	**Nilai Nominal (Rp)** Nominal Value (IDR)	**Harga Saham (Rp)** Share Price (IDR)
6 Maret 2022 March 6, 2022	Sebelum *Right Issue* Before Right Issue	9,838,787,161	2,459,696,790,250	250
	Setelah *Right Issue* After Right Issue	10.521.443.686	4,443,237,409,179	250

Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*)

Sampai dengan 31 Desember 2022, bank **bjb** tidak pernah dikenakan sanksi penghentian sementara perdagangan saham (*suspension*) dan/atau penghapusan pencatatan saham (*delisting*).

The Action of Provisional Suspension of Share Trading and/or Delisting of Share

As of December 31, 2022, bank **bjb** has never been subject to sanctions for temporary suspension of stock trading and/or delisting of shares.

Informasi Obligasi, Sukuk dan/atau Obligasi Konversi

Information on Bonds, Sukuk and/or Conversion Bonds

Informasi Obligasi

Bond Information

Tabel Obligasi bank **bjb**

Table of bank **bjb** Bond

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor Tenors	Mata Uang Currency	Jumlah Obligasi (juta) Number of Bonds (Million)	
1.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri C Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series C	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 Years	Rp IDR	780,000	
2.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 Years	Rp IDR	693,000	
3.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri B Shelf Registration Bond I bank **bjb** Phase II Year 2018 Series B	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	5 Tahun 5 Years	Rp IDR	916,500	
4.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri B Shelf Registration Bonds I bank **bjb** Phase III Year 2019 Series B	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	5 Tahun 5 Years	Rp IDR	108,000	
5.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri C Shelf Registration Bonds I bank **bjb** Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	7 Tahun 7 Years	Rp IDR	74,000	
6.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri A Shelf Registration Bond II bank **bjb** Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun 5 Years	Rp IDR	132,000	
7.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri B Shelf Registration Bond II bank **bjb** Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun 7 Years	Rp IDR	369,000	

	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment status	Peringkat / Rank		Wali Amanat Trustee
					2022	2021	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% *(fixed)*	Aktif Active	idAA	idAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	9.90% *(fixed)*	Aktif Active	idA+	idA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2023 September 28, 2023	9.5% (*fixed*)	Aktif Active	idAA	idAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2024 October 18, 2024	8.50%	Aktif Active	idAA	idAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75%	Aktif Active	idAA	idAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2025 March 3, 2025	8.60% (*fixed*)	Aktif Active	idA+	idA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2027 March 3, 2027	9.35% (*fixed*)	Aktif Active	idA+	idA	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor Tenors	Mata Uang Currency	Jumlah Obligasi (juta) Number of Bonds (Million)	
8.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri A Shelf Registration Bond II bank **bjb** Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun 5 Years	Rp IDR	162,580	
9.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri B Shelf Registration Bond II bank **bjb** Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun 7 Years	Rp IDR	337,420	
10.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri A Continuous Subordinated Bond III bank **bjb** Phase I 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun 5 Years	Rp IDR	379,000	
11.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri B Continuous Subordinated Bond III bank **bjb** Phase I 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun 7 Years	Rp IDR	621,000	
12.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri A Continuous Subordinated Bond III bank **bjb** Phase II 2022 Series A	09 Juni 2022 June 9, 2022	09 Juni 2022 June 9, 2022	5 Tahun 5 Years	Rp IDR	399,910	
13.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri B Continuous Subordinated Bond III bank **bjb** Phase II 2022 Series B	09 Juni 2022 June 9, 2022	09 Juni 2022 June 9, 2022	7 Tahun 7 Years	Rp IDR	600,090	

Informasi Sukuk

Sampai dengan 31 Desember 2022, bank **bjb** belum menerbitkan sukuk, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai sukuk.

Sukuk Information

As of December 31, 2022, bank **bjb** does not issue sukuk, so bank **bjb** does not have information about sukuk.

Informasi Obligasi Konversi

Sampai dengan 31 Desember 2022, bank **bjb** belum menerbitkan obligasi konversi, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai obligasi konversi.

Information on Convertible Bonds

As of December 31, 2022, bank **bjb** does not issue convertible bonds, thus bank **bjb** does not have information on convertible bonds.

	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment status	Peringkat / Rank		Wali Amanat Trustee
					2022	2021	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (*fixed*)	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2027 November 17, 2027	9.00% (*fixed*)	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2026 July 15, 2026	7.85%	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2028 July 15, 2028	8.6%	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2027 June 9, 2027	7.85%	Aktif Active	idA+	-	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2029 June 9, 2029	8.6%	Aktif Active	idA+	-	PT Bank Tabungan Negara (Persero) Tbk

Informasi Sumber Pendanaan Lainnya

Other Funding Sources Information

Tabel *Medium Term Notes* (MTN) dan *Negotiable Certificates of Deposit* bank bjb
Table of Medium Term Notes (MTN) and Negotiable Certificates of Deposit bank **bjb**

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor	Mata Uang Currency	Jumlah (juta) Total (Million)	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status
1.	**Term Loan Bank BCA (ket 1)**	29 Maret 2018 March 29, 2018	29 Maret 2018 March 29, 2018	2 Tahun 2 Years	Rp IDR	2,000,000	27 Maret 2024 March 27, 2024	JIBOR 3M + 0.75%	Aktif Active
2.	**Term Loan Bank BCA (ket 2)**	17 Oktober 2022 October 17, 2022	17 Oktober 2022 October 17, 2022	2 Tahun 2 Years	Rp IDR	2,000,000	17 Oktober 2024 October 17, 2024	JIBOR 3M + 0.50%	Aktif Active
3.	**Term Loan Bank Danamon**	28 September 2022 September 28, 2022	28 September 2022 September 28, 2022	3 Tahun 3 Years	Rp IDR	1,500,000	26 September 2025 September 26, 2025	6.30%	Aktif Active
4.	**Term Loan Bank Mandiri - 1**	27 Desember 2021 December 27, 2021	27 Desember 2021 December 27, 2021	2 Tahun 2 Years	Rp IDR	1,000,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Aktif Active
5.	**Term Loan Bank BCA**	30 Juni 2021 June 30, 2021	30 Juni 2021 June 30, 2021	2 Tahun 2 Years	Rp IDR	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + 1.15%	Aktif Active
6.	**Term Loan Bank BCA**	29 Oktober 2021 October 29, 2021	29 Oktober 2021 October 29, 2021	2 Tahun 2 Years	Rp IDR	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + 1.15%	Aktif Active
7.	**Term Loan Bank ICBC Indonesia**	1 Maret 2022 March 1, 2022	1 Maret 2022 March 1, 2022	2 Tahun 2 Years	Rp IDR	800,000	1 Maret 2024 March 1, 2024	JIBOR 3M + 0.80%	Aktif Active
8.	**Term Loan Bank Danamon**	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	2 Tahun 2 Years	Rp IDR	1,000,000	28 Maret 2024 March 28, 2024	4.50%	Aktif Active
9.	**Term Loan Bank Mandiri**	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	21 Bulan 2 Years	Rp IDR	500,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Aktif Active
10.	**Term Loan Bank DKI**	29 September 2022 September 29, 2022	29 September 2022 September 29, 2022	2 Tahun 2 Years	Rp IDR	1,500,000	27 September 2024 September 27, 2024	JIBOR 3M + 0.65%	Aktif Active
11.	**Term Loan Bank Danamon**	18 Oktober 2022 October 18, 2022	18 Oktober 2022 Oktober 18, 2022	3 Tahun 3 Years	Rp	1,500,000	17 Oktober 2025 October 17, 2025	6.70%	Aktif Active

Laporan Analis Perusahaan
Corporate Analyst Report

No.	Analis Analyst	Sekuritas Securities	Rekomendasi Recommendation	Target Harga (Rp) Target Price (IDR)	Tanggal Laporan Reporting date
1.	**Mohammad Fakhrul Arifin**	BCA Sekuritas	*Buy*	1,700	19 Januari 2023 January 19, 2023
2.	**Adi Prabowo**	Trimegah Sekuritas	*Buy*	2,000	16 Januari 2023 January 16, 2023
3.	**Hanel Topada**	Credit Suisse	*Outperform*	1,700	13 Januari 2023 January 13, 2023
4.	**Andrey Wijaya**	RHB Research	*Buy*	1,800	09 Desember 2022 December 9, 2022
5.	**Yap Swie Cu**	Yuanta Investment Consulting	*Buy*	1,880	01 November 2022 November 1, 2022
6.	**Rahmi Sari Marina**	Maybank Investment Banking Group	*Buy*	2,100	27 April 2022 April 27, 2022
7.	**Silvony Gathrie**	Mandiri Sekuritas	*Buy*	1,795	17 Februari 2022 February 17, 2022

Peristiwa Penting di Tahun 2022
Significant Events in 2022



11 Januari / January

bank **bjb** Lakukan Sinergi dengan Bank Bengkulu dalam Rangka KUB.

bank **bjb** Performs Synergy with Bank Bengkulu in the Context of KUB.



14 Januari / January

bank **bjb** Jalin Kerjasama dengan Kementerian Koperasi dan UKM dalam Penyaluran Kredit Ritel.

bank **bjb** Established Cooperation with the Ministry of Cooperatives and SMEs in Retail Loan Distribution.



17 Januari / January

Business Review Full Year 2021.

Business Review Full Year 2021.



18 Januari / January

bank **bjb** Mesrakan Bali, Dukung Pengembangan UMKM di Pulau Dewata.

bank **bjb** Loves Bali, Supports MSME Development on Pulau Dewata.



21 Januari / January

bank **bjb** Lakukan Kerjasama Bisnis dengan Pertamina Retail.

bank **bjb** Had Business Cooperation with Pertamina Retail.



26 Januari / January

bank **bjb** Kerja Sama dengan Bapenda Jabar, Polda Metro Jaya, Jasa Raharja Terkait Sistem Pembayaran dan Layanan Perbankan.

bank **bjb** cooperates with Bapenda Jabar, Polda Metro Jaya, Jasa Raharja Regarding Payment Systems and Banking Services.



26 **Januari / January**

bank **bjb** Dukung Kementan Program Gerakan Tanam Kopi (Gertak).

bank **bjb** Supported Ministry of Agriculture Coffee Planting Movement Program (Gertak).



27 **Januari / January**

bank **bjb** Berkomitmen Dorong Kopi Jawa Barat Mendunia.

bank **bjb** committed to support West Java coffee to go global.



27 **Januari / January**

bank **bjb** Resmikan Kampung Peternak Kelinci Milenial.

bank **bjb** Inaugurated Millennial Rabbit Farming Village.



27 **Januari / January**

MoU antara bank **bjb** dengan Kodam III Siliwangi dalam Pembangunan dan Pengembangan Masyarakat.

MoU between bank **bjb** and Kodam III Siliwangi in Development and Community Development.



7 **Februari / February**

bank **bjb** Kolaborasi dengan Pemerintah Kabupaten Pesawaran Tingkatkan Pendapatan Daerah.

bank **bjb** Collaboration with Pesawaran Regency Government to Increase Regional Income.



11 **Februari / February**

bank **bjb** Perpanjangan Kerjasama dan Penambahan *Term Loan Facility* dengan Bank Mandiri Taspen.

bank **bjb** Extension of Cooperation and Addition of Term Loan Facility with Bank Mandiri Taspen.



16 Februari / February

bank **bjb** Tandatangani PKS Penyaluran Kredit MLT BPJS Ketenagakerjaan.

bank **bjb** Signed MoU MLT Loan Disbursement of BPJS Ketenagakerjaan.



23 Februari / February

bank **bjb** Jalin Kerja Sama dengan Amazon Web Service (AWS) Indonesia, DCI Indonesia dan Alibaba Cloud Indonesia Ciptakan IT Digital Enablement.

bank **bjb** Collaborated with Amazon Web Service (AWS) Indonesia, DCI Indonesia and Alibaba Cloud Indonesia Creates IT Digital Enablement.



24 Februari / February

bank **bjb** Kolaborasi dengan Gayatri Microfinance Salurkan Kredit UMKM.

bank **bjb** Collaboration with Gayatri Microfinance Distributes MSME Loan.



1 Maret / March

Investor Gathering bank **bjb** 2022.

Bank **bjb** Investor Gathering 2022.



8 Maret / March

Analyst Meeting Full Year 2021.

Analyst Meeting Full Year 2021.



9-16 Maret / March

Rights Issue (PMHMETD I) bank **bjb**.

Rights Issue (PMHMETD I) bank **bjb**.



16 Maret / March

bank **bjb** memberikan bantuan CSR Kepada Pemerintah Kota Tangerang.

bank **bjb** give CSR to Tangerang City Government.



16 Maret / March

bank **bjb** bersinergi dengan Puluhan Developer KPR.

bank **bjb** Synergy with Dozens of KPR Developers.



22 Maret / March

Public Expose bank **bjb** 2022.

Public Expose bank **bjb** 2022.



24 Maret / March

Inaugurasi Petani Milenial Angkatan tahun 2021 .

Inauguration of Millennial Farmers Class of 2021.



25 Maret / March

bank **bjb** Kolaborasi dengan LPEI Dorong Ekspor Indonesia.

bank **bjb** Collaboration with LPEI to Encourage Indonesian Exports.



29 Maret / March

bank **bjb** bersinergi dengan Kemendagri Kuatkan Penyelenggaraan Pemerintah di Desa.

bank **bjb** synergized with the Ministry of Home Affairs to Strengthen Government Administration in Villages.



30 Maret / March

RUPST bank **bjb** Tahun Buku 2021.

bank **bjb** AGMS for Fiscal Year 2021.



30 Maret / March

bank **bjb** bersinergi dengan SMF Dorong Penyaluran KPR Subsidi.

bank **bjb** synergy with SMF Encourage Subsidized KPR Distribution.



31 Maret / March

bank **bjb** bersinergi dengan PWNU Jabar Tingkatkan Ekonomi Umat.

bank **bjb** synergy with West Java PWNU Increases People's Economy.



4 April / April

bank **bjb** mendukung *Kick Off* Serambi rupiah Ramadan Bank Indonesia.

bank **bjb** support Bank Indonesia's Serambi rupiah Ramadan Kick Off.



7 April / April

Kerja Sama dengan BAZNAS, bank **bjb** Mudahkan Masyarakat Tunaikan ZIS.

Collaboration with BAZNAS, bank **bjb** Makes it Easy for People to Pay ZIS.



11 April / April

bank **bjb** berkolaborasi dengan Dishub Bandung Barat, Tingkatkan Pendapatan Daerah.

bank **bjb** Collaboration with West Bandung Transportation Agency, Increase Regional Income.



17 April / April

bank **bjb** berkolaborasi dengan IDI Jawa Barat, Permudah Layanan Transaksi Perbankan.

bank **bjb** collaboration with IDI West Java, Simplify Banking Transaction Services.



25 April / April

bank **bjb** berkolaborasi dengan Taspen Kelola JHT, Jaminan Kecelakaan Kerja dan Jaminan Kematian.

bank **bjb** collaboration with Taspen to Manage JHT, Work Accident Insurance and Death Insurance.



26 April / April

Analysts Meeting bank **bjb** Triwulan I 2022.

Analysts Meeting bank **bjb** Quarter I 2022.



19 Mei / May

bank **bjb** berkolaborasi dengan Jamdatun Perkuat Tata Kelola Perusahaan.

bank **bjb** collaboration with Jamdatun Strengthens Corporate Governance.



20 Mei / May

Launching New Experience DIGI by bank **bjb** Menuju Superapps Dengan Fitur Baru.

Launching New Experience DIGI by bank **bjb** Towards Superapps with New Features.



20 Mei / May

Peringatan HUT bank **bjb** ke-61 dan berhasil Memecahkan Rekor MURI Dalam *Live Streaming* 61 Jam Non-Stop.

bank **bjb** 61st Anniversary Commemoration and Success in Breaking the MURI Record in Live Streaming 61 Hours Non-Stop.



24 Mei / May

bank **bjb** perluas Kerja Sama Bisnis dengan PERUM BULOG.

bank **bjb** Expands Business Cooperation with PERUM BULOG.



25 Mei / May

Tanam 2061 Pohon Mangrove, bank **bjb** mendukung Indonesia Tanpa Pencucian Uang dan Pendanaan Teroris.

Planting 2061 Mangrove Trees, bank **bjb** Supports Indonesia Anti Money Laundering and Counter-Terrorism Financing.



13 Juni / June

Kolaborasi dengan BPR Irian Sentosa, bank **bjb** Akselerasi Kredit di wilayah Timur Indonesia.

Collaboration with BPR Irian Sentosa, bank **bjb** Loan Acceleration in Eastern Indonesia.



17 Juni / June

bank **bjb** berkolaborasi dengan PT Len Railway Systems tentang Jasa Layanan Perbankan.

bank **bjb** Collaboration with PT Len Railway Systems on Banking Services.



21 Juni / June

bank **bjb** berkolaborasi dengan Persatuan Purwawirawan TNI - AD (PPAD) tentang Jasa Layanan Perbankan.

bank **bjb** collaborates with the TNI - AD Retired Association (PPAD) regarding Banking Services.



6 Juli / July

bank **bjb** mendukung Pemkot Surakarta Perluas dan Mudahkan Pembayaran PBB.

bank **bjb** Supported Surakarta City Government to Expand and Facilitate Land and Building Tax Payments.



8 Juli / July

bank **bjb** dan Kimia Farma menandatangani MoU Kerjasama Jasa Layanan Perbankan.

bank **bjb** and Kimia Farma Sign MoU on Banking Services Cooperation.



11 Juli / July

bank **bjb** berkolaborasi dengan JALIN untuk Dorong Inklusi Keuangan Nasional.

bank **bjb** Collaboration with JALIN to Encourage National Financial Inclusion.



19 Juli / July

Business Review bank **bjb** Semester I Tahun 2022.

Bank **bjb** Business Review Semester I of 2022.



27 Juli / July

Analysts Meeting bank **bjb** Triwulan II 2022.

Analysts Meeting bank **bjb** Quarter II 2022.



20 Juli / July

bank **bjb** menandatangani PKS Penyertaan Modal KUB ke Bank Bengkulu.

bank **bjb** Signed KUB Equity Participation MoU to Bank Bengkulu.



2 Agustus / August

bank **bjb** mendukung Ekspor Porang ke China.

bank **bjb** Supported Porang Exports to China.



2 Agustus / August

bank **bjb** berkolaborasi dengan Dinas Pendidikan Provinsi Jawa Barat Sejahterakan PPPK.

bank **bjb** Collaboration with the Education Office of West Java Province Prosper PPPK.



12 Agustus / August

Dukung Dunia Pendidikan, bank **bjb** berkolaborasi dengan Universitas Indonesia.

Support of Education, bank **bjb** Collaboration with the University of Indonesia.



12 Agustus / August

bank **bjb** berkolaborasi dengan Kementerian Koperasi dan UKM Kembangkan SKOPI.

bank **bjb** Collaboration with the Ministry of Cooperatives and SMEs to Develop SKOPI.



16 Agustus / August

bank **bjb** berkolaborasi dengan PT Pindad untuk Layanan Perbankan.

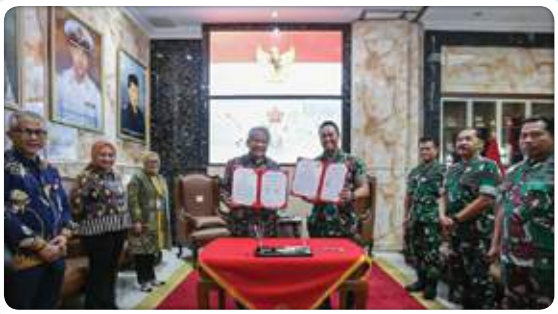
bank **bjb** Collaboration with PT Pindad for Banking Services.



19 Agustus / August

bank **bjb** mengapresiasi Nasabah dengan Menggelar Penghargaan Nasabah Setia 2022.

bank **bjb** Appreciates Customers by Holding the 2022 Loyalty Customer Award.



23 Agustus / August

bank **bjb** menjalin sinergi dengan TNI untuk Layanan Perbankan.

bank **bjb** Synergy with TNI for Banking Services.



24 Agustus / August

bank **bjb** berkolaborasi dengan Semen Indonesia untuk Layanan Perbankan.

bank **bjb** Collaboration with Semen Indonesia for Banking Services.



29 Agustus / August

Kerja sama bank **bjb** dengan BPPSDM Kementerian Pertanian Republik Indonesia, dukung ketahanan pangan.

bank **bjb** collaboration with BPPSDM Ministry of Agriculture of the Republic of Indonesia, Support Food Security.



1 September / September

bank **bjb** menandatangani MoU dengan Wijaya Karya untuk Layanan Perbankan.

bank **bjb** Signs MoU with Wijaya Karya for Banking Services.



6 September / September

Peringatan Hari Pelanggan Nasional 2022, bank **bjb** Terus Hadirkan Pelayanan Terbaik bagi Pelanggan.

In commemoration of National Customer Day 2022, bank **bjb** continues to provide the best service for customers.



14 September / September

Peresmian Gedung Baru bank **bjb** Cabang Tegal untuk Tingkatkan Pelayanan.

bank **bjb** Tegal Branch New Building Inauguration to Improve Services.



22 September / September

bank **bjb** berkolaborasi dengan BPDP Kelapa Sawit untuk Pemafaatan Produk dan Layanan Perbankan.

bank **bjb** Collaboration with Palm Oil BPDP for Utilization of Banking Products and Services.



23 September / September

bank **bjb** menandatangani PKS dengan Dapen Kimia Farma tentang Pembayaran Manfaat Pensiun.

bank **bjb** Signs MoU with Dapen Kimia Farma regarding Payment of Retirement Benefits.



28 September / September

Dukung Gerakan Anti Korupsi, bank **bjb** Ikut menandatangani Pakta Integritas dengan BPDPKS.

Supporting the Anti-Corruption Movement, bank **bjb** Signs the Integrity Pact with BPDPKS.



29 September / September

bank **bjb** menandatangani LOI KUB dengan Bank Sultra.

bank **bjb** Signed KUB LOI with Bank Sultra.



5 Oktober / October

bank **bjb** menandatangani MOU dengan BP2MI tentang Pembiayaan untuk Pekerja Migran Indonesia.

bank **bjb** Signs MOU with BP2MI regarding Financing for Indonesian Migrant Workers.



5 Oktober / October

bank **bjb** jadi Bank Sponsor BI-FAST untuk Bank Jambi dan Bank Jambi Syariah.

bank **bjb** Became BI-FAST Sponsor Bank for Bank Jambi and Bank Jambi Syariah.



17 Oktober / October

bank **bjb** menyalurkan bantuan CSR Bencana Alam Kota Bogor.

bank **bjb** Distributed CSR Natural Disaster in Bogor City.



20 Oktober / October

bank **bjb** menyerahkan Bantuan untuk Korban Banjir Banten.

bank **bjb** Provided Aid to Banten Flood Victims.



21 Oktober / October

bank **bjb** dan Perpamsi Jawa Barat menandatangani MoU dan PKS untuk Layanan Perbankan.

bank **bjb** and West Java Perpamsi Sign MoU for Banking Services.



26 Oktober / October

FinExpo 2022 mendukung Bulan Inklusi Keuangan (BIK).

FinExpo 2022 Supports Financial Inclusion Month (BIK).



28 Oktober / October

bank **bjb** menandatangani PKS dengan TNI AD untuk Layanan Perbankan.

bank **bjb** Signs MoU with TNI AD for Banking Services.



2 November / November

bank **bjb** menjalin kerjasama dengan PT ASDP Indonesia Ferry untuk Pemanfaatan Produk Perbankan.

bank **bjb** Cooperation with PT ASDP Indonesia Ferry for Utilization of Banking Products.



4 November / November

bank **bjb** menjalin kerjasama dengan APDESI Provinsi Banten, Dorong Peningkatan Kesejahteraan Masyarakat.

bank **bjb** Establishes Collaboration with APDESI of Banten Province, Encourages Improvement of Community Welfare.



14 November / November

bank **bjb** menandatangani Perjanjian Kerjasama dan Nota Kesepahaman dengan POLRI untuk Pemanfaatan Produk & Layanan Perbankan.

bank **bjb** Sign Cooperation Agreement and Memorandum of Understanding with POLRI for Utilization of Banking Products & Services.



21 November / November

bank **bjb** meresmikan KCP Pesawaran untuk Memperluas Jangkauan Layanan.

bank **bjb** inaugurates Sub-Branch office Pesawaran to Expand Service Range.



21 November / November

bank **bjb** mendirikan 4 (empat) Posko Kemanusian dan Salurkan Bantuan Bagi Korban Gempa Cianjur.

bank **bjb** Established 4 (four) Humanitarian Posts and Distributed Aid to Cianjur Earthquake Victims.



1 Desember / December

bank **bjb** berkolaborasi dengan TNI AU untuk Penyediaan Layanan Perbankan.

bank **bjb** Collaboration with the Indonesian Air Force for the Provision of Banking Services.



2 Desember / December

bank **bjb** menandatangani Kerjasama dengan Pemerintah Kabupaten Bogor, Dorong Digitalisasi Keuangan.

bank **bjb** Signs Collaboration with Bogor Regency Government, Encourages Digitalization of Finance.



7 Desember / December

Apresiasi kepada para Debitur Kredit Konsumer, bank **bjb** memberangkatkan Nasabah Pemenang Umrah dan Holy Land.

Appreciation for Consumer Loan Debtors, bank **bjb** Departs Umrah and Holy Land Winning Customers.



21 Desember / December

bank **bjb** menandatangani MoU dengan Waskita Karya untuk Penyediaan Layanan Perbankan.

bank **bjb** Signs MoU with Waskita Karya for Provision of Banking Services.



21 Desember / December

bank **bjb** melakukan Kerja Sama dengan PT KAI untuk Pemanfaatan Produk & Layanan Perbankan.

bank **bjb** Collaborates with PT KAI for Utilization of Banking Products & Services.



22 Desember / December

bank **bjb** dan TNI AD meresmikan Sarana Prasarana Olahraga di Kabupaten Pangandaran.

bank **bjb** and TNI AD inaugurated Sports Infrastructure in Pangandaran Regency.



23 Desember / December

bank **bjb** mendukung Program Perlindungan Pekerja Rentan BPJS Ketenagakerjaan.

bank **bjb** Supported the Employment BPJS Vulnerable Worker Protection Program.

LAPORAN DIREKSI DAN DEWAN KOMISARIS

Report of Directors and Board of Commissioners



02

bank bjb



LAPORAN DIREKSI
Board of Director's Report



Pemegang saham dan para Pemangku Kepentingan lainnya yang kami hormati,

Puji syukur kita panjatkan kehadirat Tuhan Yang Maha Esa, atas limpahan rahmatNya yang tak terhingga kepada kita semua, bank **bjb** mampu menghadapi tantangan kondisi perekonomian saat ini.

Respected Shareholders and other Stakeholders,

We thank God Almighty, for the infinite blessings upon all of us, so bank **bjb** was able to face the challenges of the current economic conditions.

Yuddy Renaldi
Direktur Utama /
President Director

Di tengah kondisi perekonomian domestik yang dihadapkan pada meningkatnya risiko stagflasi dan tingginya ketidakpastian pasar keuangan serta persaingan industri perbankan yang semakin kompetitif, bank **bjb** tetap menegaskan komitmen untuk terus berkontribusi nyata terhadap perekonomian Indonesia. Kondisi perekonomian tersebut mendorong bank **bjb** untuk beradaptasi dengan cepat menghadapi perubahan industri perbankan modern dengan semangat meningkatkan persaingan dan pengembangan usaha.

Pada kesempatan ini, perkenankan kami melaporkan pengelolaan dan kinerja bank **bjb** selama tahun buku 2022. Dalam laporan ini izinkan kami menyampaikan hasil kinerja bank **bjb**, analisis prospek perusahaan, perkembangan penerapan tata kelola perusahaan, penilaian kinerja Komite di bawah Direksi serta perubahan komposisi Direksi.

Analisis Atas Kinerja Bank

Sebagai perusahaan yang bergerak di bidang perbankan, maksud dan tujuan usaha bank **bjb** adalah untuk berusaha di bidang perbankan yang sesuai dengan peraturan perundang-undangan yang berlaku. Sesuai dengan visi dan misi, bank **bjb** terus berkontribusi dengan memberikan layanan keuangan dengan berbagai produk dan layanan seperti, produk simpanan, produk pinjaman, serta berbagai layanan yang dapat dijelaskan sebagai berikut:

1. Produk Consumer & Retail Banking yang meliputi, **bjb** Tandamata, **bjb** Tandamata Gold, **bjb** Tandamata Bisnis, **bjb** Tandamata Purnabakti, **bjb** Tandamata MyFirst, **bjb** Tandamata Berjangka, **bjb** Tandamata Dollar, Simpeda, TabunganKu, Tabungan **bjb** SimPel, **bjb** Tandamata SiMuda, **bjb** SiMuda Investasiku, **bjb** Deposito Berjangka Umum, **bjb** Deposito Suka-suka, **bjb** Deposito Valas, **bjb** Deposito Diskonto, **bjb** Giro, **bjb** Giro Valas, **bjb** Kredit Guna Bhakti, **bjb** Kredit Pra Purna Bhakti (KPPB), **bjb** Kredit Purna Bhakti (KPB), **bjb** Back to Back Loan, **bjb** KPR, **bjb** KPR Flexi, **bjb** KKB, **bjb** MLT BPJS Ketenagakerjaan, **bjb** KPR Sejahtera FLPP, **bjb** KPR TAPERA, **bjb** KPR Gaul, **bjb** KPR Lelang, **bjb** Credit Card, Reksa Dana, Bancassurance dan Dana Pensiun Lembaga Keuangan (DPLK).

In the midst of domestic economic conditions faced with increasing risk of stagflation and high financial market uncertainty as well as increasingly competitive banking industry competition, bank **bjb** continued to emphasize its commitment to continue to make a real contribution to the Indonesian economy. These economic conditions encouraged bank **bjb** to quickly adapt to changes in the modern banking industry with the spirit of increasing competition and business development.

On this occasion, please allow us to report on the management and performance of bank **bjb** for the 2022 financial year. In this report, allow us to present the results of bank **bjb** performance, analysis of company prospects, developments in the implementation of corporate governance, performance evaluation of the Committees under the Board of Directors and changes in the composition of the Board of Directors.

Analysis of Bank Performance

As a company engaged in the banking sector, the aims and objectives of bank **bjb** business are to do business in the banking sector in accordance with applicable laws and regulations. In accordance with the vision and mission, bank **bjb** continued to contribute by providing financial services with various products and services such as savings products, loan products, as well as various services described as follows:

1. Consumer & Retail Banking products which included, **bjb** Tandamata, **bjb** Tandamata Gold, **bjb** Tandamata Bisnis, **bjb** Tandamata Purnabakti, **bjb** Tandamata MyFirst, **bjb** Tandamata Berjangka, **bjb** Tandamata Dollar, Simpeda, My Savings, **bjb** SimPel Savings, **bjb** Tandamata SiMuda, **bjb** SiMuda Investasiku, **bjb** General Term Deposits, **bjb** Preferred Deposits, **bjb** Foreign Currency Deposits, **bjb** Discount Deposits, **bjb** Current Accounts, **bjb** Foreign Currency Current Accounts, **bjb** Guna Bhakti Loan, **bjb** Pre-Retirement Loan(KPPB), **bjb** Purna Bhakti Loan (KPB), **bjb** Back to Back Loan, **bjb** KPR, **bjb** KPR Flexi, **bjb** KKB, **bjb** MLT BPJS Employment, **bjb** KPR Sejahtera FLPP, **bjb** KPR TAPERA, **bjb** KPR Gaul, **bjb** KPR Auction, **bjb** Credit Card, Mutual Funds, Bancassurance and Financial Institution Pension Funds.

2. Produk MSMEs, Commercial & Corporate Banking yang meliputi, **bjb** Deposito Korporasi, **bjb** Giro Korporasi, **bjb** Kredit Mikro Utama, Kredit Usaha Kecil Menengah (KUKM), Kredit Usaha Rakyat (KUR), **bjb** Kredit Skema Subsidi Resi Gudang (SSRG), Kredit **bjb** Mesra, Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT), **bjb** Kredit Cash Collateral, **bjb** Kredit Investasi, **bjb** Kredit Modal Kerja, **bjb** kredit Modal Kerja Kontrak, **bjb** kredit Modal Kerja Kepada Pengembang, **bjb** kredit Modal Kerja Resi Gudang, **bjb** Kredit Jangka Pendek, **bjb** Kredit Kepada Bank Perkreditan Rakyat (BPR), **bjb** Kredit Kepada Koperasi, **bjb** Kredit Modal Kerja Kepada Lembaga Pembiayaan, Pinjaman Daerah, Receivable Financing, Kredit Investasi Kepada PDAM, dan Distributor Financing.
3. Produk dan layanan Treasury yang meliputi, **bjb** Foreign Exchange, **bjb** Obligasi Ritel serta Custody & Wali Amanat.
4. Produk dan layanan International & Transaction Banking yang meliputi, Counterparty Bank Trade Financing (CBTF), Forfaiting, Pembelian tagihan SKBDN (Diskonto), Open Account Financing (OAF), Transfer Valas, **bjb** quickcash, Layanan Pembayaran Tagihan Perusahaan Air Minum (**bjb** Waterbill Payment), **bjb** Remittance, **bjb** Forex dan Derivatif Line, Surat Kredit Berdokumen Dalam Negeri (SKBDN), Trade Finance and Services dan **bjb** Supply Chain Financing.
5. Layanan Digital Banking yang meliputi, Automated Teller Machine (ATM) bank **bjb**, Cash Recycle Machine (CRM) bank **bjb**, Kartu ATM/Debit bank **bjb**, DIGI by bank **bjb**, DigiCash by bank **bjb**, Internet Banking - DIGI NET, SMS Banking – DIGI SMS, Mobile Banking – DIGI Mobile dan **bjb** DigiLoan.
6. Layanan lainnya yang meliputi, **bjb** e-Samsat, **bjb** T-Samsat, Laku Pandai **bjb** BiSA, **bjb** Digital Sistem Edukasi dan Transaksi (DiSentra), **bjb** Cash Management Service, **bjb** Internet Banking Corporate (**bjb** IBC), Safe Deposit Box (SDB), **bjb** Prioritas, Dukungan Keuangan Bank, **bjb** Garansi Bank, **bjb** Call 14049, **bjb** Care, Mobil Edukasi - KCP Mobile, Weekend Banking, Inkaso, Kiriman Uang, Hospital Guarantee dan Modul Penerimaan Negara.

Per Desember 2022, jaringan kerja bank **bjb** berada di hampir seluruh wilayah di Indonesia antara lain Pulau Jawa, Sumatera, Kalimantan, Sulawesi dan Bali. bank **bjb** memiliki 1 (satu) Kantor Pusat dan 917 jaringan kantor yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan jaringan kantor lainnya seperti layanan **bjb** Prioritas, *payment point*, mobil kas dan sentra UMKM.

Pelaksanaan jalannya kepengurusan bank **bjb** terlihat pada struktur organisasi bank **bjb** yang terbagi menjadi 6 (enam) Direktorat di bawah Direktur Utama yaitu Direktorat Komersial & UMKM, Direktorat Konsumer & Ritel, Direktorat Information Technology, Treasury & International Banking, Direktorat Operasional, Direktorat Keuangan dan Direktorat Kepatuhan. Tiap-tiap Direktorat terbagi menjadi beberapa Divisi yang mendukung pelaksanaan tugas Direktur terkait. Direktur Utama membawahi seluruh Direktorat, Satuan Kerja Audit Internal dan Divisi Corporate Secretary. Direktorat Komersial & UMKM didukung oleh Divisi Korporasi, Divisi, Komersial, Divisi Kredit UMKM, Divisi Penyelamatan &

2. MSMEs, Commercial & Corporate Banking products which included, **bjb** Corporate Deposits, **bjb** Corporate Giro, **bjb** Main Micro Loan, Small and Medium Enterprises Loan(KUKM), People's Business Loan (KUR), **bjb** Warehouse Receipt Subsidy Scheme Loan (SSRG), **bjb** Friendly Loan, Integrated Economic Community Empowerment (PESAT), **bjb** Collateral Cash Loan, **bjb** Investment Loan, **bjb** Working Capital Loan, **bjb** Contract Working Capital Loan, **bjb** Working Capital Loan to Developers, **bjb** Warehouse Receipt Working Capital Loan, **bjb** Short Term Loan, **bjb** Loan to Rural Banks (BPR), **bjb** Loan to Cooperatives, **bjb** Working Capital Loans to Financing Institutions, Regional Loans, Receivable Financing, Investment Loans to Drinking Water Company, and Distributor Financing.
3. Treasury products and services which include **bjb** Foreign Exchange, **bjb** Retail Bonds and Custody & Trustees.
4. International & Transaction Banking products and services which included Counterparty Bank Trade Financing (CBTF), Forfaiting, Purchasing SKBDN bills (Discounts), Open Account Financing (OAF), Foreign Exchange Transfers, **bjb** quickcash, Drinking Water Company Bill Payment Services (**bjb** Waterbill Payment), **bjb** Remittance, **bjb** Forex and Derivative Line, Domestic Letters of Credit (SKBDN), Trade Finance and Services and **bjb** Supply Chain Financing.
5. Digital Banking services which included bank **bjb** Automated Teller Machine (ATM), bank **bjb** Cash Recycle Machine (CRM), bank **bjb** ATM/Debit Cards, DIGI by bank **bjb**, DigiCash by bank **bjb**, Internet Banking - DIGI NET, SMS Banking - DIGI SMS, Mobile Banking – DIGI Mobile and **bjb** DigiLoan.
6. Other services included **bjb** e-Samsat, **bjb** T-Samsat, Laku Pandai **bjb** BiSA, **bjb** Digital Education and Transaction System (DiSentra), **bjb** Cash Management Service, **bjb** Corporate Internet Banking (**bjb** IBC), Safe Deposit Box (SDB), **bjb** Prioritas, Bank Financial Support, **bjb** Bank Guarantee, **bjb** Call 14049, **bjb** Care, Education Car – Mobile Branch Offices, Weekend Banking, Collection, Remittances, Hospital Guarantee and State Revenue Module.

As of December 2022, the bank **bjb** network was located in almost all regions in Indonesia, including the islands of Java, Sumatra, Kalimantan, Sulawesi and Bali. bank **bjb** has 1 (one) Head Office and 917 office networks consisting of Regional Offices, Branch Offices, Sub-Branch Offices, and other office networks such as **bjb** Prioritas services, payment points, cash cars and MSME centers.

The implementation of the management of bank **bjb** can be seen in the organizational structure of bank **bjb** divided into 6 (six) Directorates under the Main Director, namely the Commercial & MSME Directorate, Consumer & Retail Directorate, Information Technology, Treasury & International Banking Directorate, Operations Directorate, Finance Directorate and Compliance Directorate. Each Directorate was divided into several Divisions supporting the implementation of the related Director's duties. The Main Director monitored all Directorates, Internal Audit Work Unit and Corporate Secretary Division. The Commercial & MSME Directorate was supported by the Corporate Division, Commercial

Penyelesaian Kredit, Divisi Hubungan Kelembagaan dan Divisi Manajemen Anak Perusahaan. Direktorat Konsumer & Ritel didukung oleh Divisi Kredit Konsumer, Divisi Kredit Ritel, Divisi KPR & KKB, dan Divisi Dana & Jasa Konsumer. Direktorat Information Technology, Treasury & International Banking didukung oleh Divisi Information Technology, Divisi Treasury, Divisi International & Transaction Banking, dan Divisi Digital Banking. Direktorat Operasional didukung oleh Divisi Operasi, Divisi Umum, Divisi Jaringan & Layanan, Divisi Human Capital, dan **bjb** University. Direktorat Keuangan didukung oleh Divisi Credit Risk, Divisi Pengendalian Keuangan, Divisi Perencanaan Strategis dan Divisi Hukum. Direktorat Kepatuhan didukung oleh Divisi Kepatuhan & APU PPT, Divisi Change Management Office, Divisi Manajemen Risiko dan Divisi Kebijakan & Prosedur.

Division, MSME Loan Division, Loan Rescue & Settlement Division, Institutional Relations Division and Subsidiary Management Division. The Consumer & Retail Directorate was supported by the Consumer Loan Division, Retail Loan Division, KPR & KKB Division, and Consumer Funding & Services Division. The Information Technology, Treasury & International Banking Directorate was supported by the Information Technology Division, Treasury Division, International & Transaction Banking Division, and Digital Banking Division. The Operations Directorate was supported by the Operations Division, General Division, Network & Services Division, Human Capital Division, and **bjb** University. The Directorate of Financewas supported by the Credit Risk Division, Financial Control Division, Strategic Planning Division and Legal Division. The Compliance Directorate was supported by the Compliance & AML CFT Division, the Change Management Office Division, the Risk Management Division and the Policy & Procedure Division.

Dalam menjalankan kegiatan operasionalnya, bank **bjb** memiliki sebanyak 7.412 orang pegawai. Rincian tingkat pendidikan pegawai tersebut yaitu, 7 (tujuh) orang pegawai berjenjang pendidikan Doktor, 715 orang pegawai berjenjang pendidikan Pasca Sarjana, 5.994 orang pegawai berjenjang pendidikan Sarjana dan 696 orang pegawai berjenjang pendidikan Diploma. Pada tahun 2022, bank **bjb** telah menyelenggarakan pengembangan kompetensi yang dilaksanakan melalui **bjb** University. Program-program pembelajaran yang diberikan kepada setiap insan bank **bjb** menjadi 2 (dua) kategori pembelajaran, yaitu *Inhouse Training* dan *Public Training*.

In carrying out its operational activities, bank **bjb** owned 7,412 employees. The details of the education level of these employees consisted of 7 (seven) employees with Doctoral education, 715 employees with Postgraduate education, 5,994 employees with Bachelor education and 696 employees with Diploma education. In 2022, bank **bjb** carried out competency development through **bjb** University. The learning programs provided to every bank **bjb** employee were divided into 2 (two) learning categories, namely Inhouse Training and Public Training.

Dengan berbagai sumber daya yang dimiliki Perseroan, Direksi telah melakukan pengelolaan secara efektif terhadap sumber daya tersebut. Perseroan telah menghasilkan kinerja yang baik di tahun 2022 di tengah kondisi perekonomian yang masih belum sepenuhnya pulih. Direksi senantiasa mempertimbangkan kondisi perekonomian baik global, nasional maupun industri perbankan dalam mengembangkan strategi bisnis, sehingga mampu mengatasi kendala-kendala khususnya yang terkait dengan dampak kondisi perekonomian terhadap bisnis Perseroan. Oleh karena itu, dalam menyampaikan analisis kinerja Perseroan, izinkan kami menyampaikan telaah perekonomian baik di tingkat global, nasional maupun pada industri perbankan.

With various resources owned by the Company, the Board of Directors effectively managed these resources. The company produced good performance in 2022 amidst economic conditions that had not fully recovered. The Board of Directors considered global, national and banking industry economic conditions in developing business strategies to overcome obstacles, especially those related to the impact of economic conditions on the Company's business. Therefore, in presenting an analysis of the Company's performance, allow us to present an analysis of the economy both at the global, national and banking industry levels.

Tinjauan Makro Ekonomi

Tekanan terhadap perekonomian global pada tahun 2022 masih berlanjut didorong oleh peningkatan tensi geopolitik yang tidak hanya terjadi antara Rusia dan Ukraina tetapi juga antara Tiongkok dan Taiwan. Selain itu, kenaikan inflasi global yang memicu agresifnya kebijakan moneter, serta potensi stagflasi yaitu risiko lambatnya pertumbuhan ekonomi yang dibarengi dengan laju inflasi yang tinggi juga memberikan tekanan terhadap perekonomian global. Risiko stagflasi diperkirakan dapat terjadi pada tahun 2023 didorong oleh kenaikan suku bunga acuan secara global yang berdampak pada melemahnya konsumsi dan investasi.

Macro Economic Review

Pressure on the global economy in 2022 continued to be driven by increasing geopolitical tensions that did not only occur between Russia and Ukraine but also between China and Taiwan. In addition, rising global inflation triggered aggressive monetary policy, as well as the potential for stagflation, namely the risk of slow economic growth together with high inflation rates, that also put pressure on the global economy. The risk of stagflation was expected to occur in 2023 driven by the increase in global benchmark interest rates which had an impact on weakening consumption and investment.

Terkait upaya pengendalian inflasi global, bank-bank sentral utama dunia masih melanjutkan pengetatan kebijakan moneternya. Peningkatan suku bunga acuan secara global dilakukan untuk memerangi tingkat inflasi yang tinggi dan cenderung meningkat. The Fed bahkan semakin agresif menaikkan suku bunga acuannya. Sepanjang Triwulan III-2022, The Fed menaikkan Fed Fund Rate (FFR) sebesar 150 bps, masing-masing sebesar 75 bps pada Federal Open Market Committee (FOMC) Meeting Juli 2022 dan FOMC Meeting September 2022.

Regarding efforts to control global inflation, the world's major central banks continued to tighten their monetary policies. The increase in global benchmark interest rates was carried out to combat high inflation rates and tends to increase. The Fed was even more aggressive in raising its benchmark interest rate. Throughout the third quarter of 2022, the Fed raised the Fed Fund Rate (FFR) by 150 bps, each by 75 bps at the Federal Open Market Committee (FOMC) Meeting in July 2022 and the FOMC Meeting in September 2022.

Pertumbuhan ekonomi Indonesia pada Triwulan IV-2022 tercatat tinggi sebesar 5,01% (yoy), jauh meningkat dari capaian tahun sebelumnya sebesar 3,70% (yoy). Dari sisi pengeluaran, seluruh komponen pengeluaran tumbuh kecuali Konsumsi Pemerintah yang mengalami kontraksi pada Triwulan IV-2022. Sebagai penyumbang utama dari Produk Domestik Bruto (PDB) menurut komponen pengeluaran, konsumsi rumah tangga dan Pembentukan Modal Tetap Bruto (PMTB) tumbuh positif. Komponen ekspor impor mengalami pertumbuhan tinggi. Ekspor didorong oleh *windfall* komoditas unggulan. Sementara peningkatan impor didorong kenaikan impor barang modal dan bahan baku.

Indonesia's economic growth in the fourth quarter of 2022 was recorded at a high rate of 5.01% (yoy), much increased from the previous year's achievement of 3.70% (yoy). From the expenditure side, all expenditure components grew except for Government Consumption which contracted in Quarter IV-2022. As the main contributor to the Gross Domestic Product (GDP) by expenditure component, household consumption and Gross Fixed Capital Formation (PMTB) grew positively. The export-import component experienced high growth. Exports were driven by a windfall of superior commodities. Meanwhile, the increase in imports was driven by increases in imports of capital goods and raw materials.

Dari sisi lapangan usaha, pada Triwulan IV-2022 seluruh *leading sector* yaitu industri, perdagangan, pertambangan, pertanian, dan konstruksi melanjutkan tren positif dan tumbuh mengesankan. Lapangan usaha dengan pertumbuhan tertinggi adalah Transportasi Pergudangan serta akomodasi makan minum yang didorong oleh peningkatan mobilitas masyarakat serta peningkatan kunjungan wisatawan mancanegara dan wisatawan nusantara.

In terms of business fields, in Quarter IV-2022 all leading sectors, namely industry, trade, mining, agriculture and construction continued positive trends and grew impressively. The business fields with the highest growth were Transportation, Warehousing and accommodation for food and drink, which were driven by increased mobility of the people and increased visits by foreign and domestic tourists.

Rapat Dewan Gubernur (RDG) Bank Indonesia pada 21-22 Desember 2022 memutuskan untuk menaikkan BI 7-*Day Reverse Repo Rate* (BI7DRR) sebesar 25 bps menjadi 5,50%, suku bunga *Deposit facility* sebesar 25 bps menjadi 4,75%, dan suku bunga *lending facility* sebesar 25 bps menjadi 6,25%. Keputusan kenaikan suku bunga yang lebih terukur tersebut sebagai langkah lanjutan untuk secara *front loaded, pre-emptive*, dan *forward looking* memastikan terus berlanjutnya penurunan ekspektasi inflasi sehingga inflasi inti tetap terjaga dalam kisaran 3,0±1%. Kebijakan stabilisasi nilai tukar Rupiah terus diperkuat untuk mengendalikan inflasi barang impor (*imported inflation*) di samping untuk memitigasi dampak rambatan dari masih kuatnya dolar AS dan masih tingginya ketidakpastian pasar keuangan global.

The Bank Indonesia Board of Governor's Meeting (RDG) on December 21-22, 2022 decided to increase the BI 7-Day Reverse Repo Rate (BI7DRR) by 25 bps to 5.50%, the deposit facility rate by 25 bps to 4.75%, and lending facility interest rate by 25 bps to 6.25%. The decision to increase interest rates in a more measured manner became a follow-up step for front-loaded, pre-emptive and forward-looking measures to ensure the continued decline in inflation and inflation expectations so that core inflation was maintained within the range of 3.0 ± 1%. The Rupiah exchange rate stabilization policy continued to be strengthened to control imported inflation in addition to mitigating the spillover impact of the still strong US dollar and high uncertainty on global financial markets.

Dari sisi perbankan, fungsi intermediasi dari sektor keuangan juga melanjutkan perbaikan secara bertahap. Pertumbuhan kredit hingga Desember 2022 tumbuh sebesar 11,35% (yoy) meningkat dibandingkan tahun sebelumnya yang hanya tumbuh sebesar 5,24% (yoy) dikarenakan penyaluran kredit yang terbatas akibat COVID-19. Peningkatan pertumbuhan kredit terjadi merata pada seluruh sektor ekonomi dan seluruh jenis kredit terutama Kredit Investasi dan Kredit Modal Kerja. Pemulihan intermediasi juga terjadi pada perbankan syariah, dengan pertumbuhan

From the banking side, the intermediary function of the financial sector also continued to improve gradually. Loan growth until December 2022 grew by 11.35% (yoy), an increase compared to the previous year which only grew by 5.24% (yoy) due to limited loans distribution due to COVID-19. The increase in loan growth occurred evenly in all economic sectors and all types of loans, especially Investment Loans and Working Capital Loans. Intermediation recovery also occurred in sharia banking, with financing growth in December 2022 of 20.1% (yoy), higher

pembiayaan pada Desember 2022 sebesar 20,1% (yoy), lebih tinggi dibandingkan dengan capaian tahun sebelumnya sebesar 6,6% (yoy). Di segmen UMKM, pertumbuhan kredit juga terus berlanjut, khususnya penyaluran Kredit Usaha Rakyat (KUR) yang tumbuh tinggi sebesar 29,66% (yoy). Perbaikan intermediasi perbankan didukung sisi penawaran kredit sejalan dengan likuiditas perbankan yang memadai dan standar penyaluran kredit/pembiayaan yang longgar. Permintaan kredit juga meningkat sejalan kinerja korporasi dan konsumsi rumah tangga yang membaik yang mendorong kenaikan permintaan pembiayaan.

than the previous year's achievement of 6.6% (yoy). In the MSME segment, loan growth also continued, particularly the disbursement of People's Business Loan (KUR), which grew high by 29.66% (yoy). Improvements in banking intermediation were supported by the supply side of loans in line with adequate banking liquidity and loose loan/financing standards. Demand for loan also increased in line with improved corporate performance and household consumption which boosted demand for financing.

Dari sisi permodalan, kondisi permodalan Bank yang meningkat dan cukup solid menunjukkan kemampuan Bank yang memadai dalam menyerap risiko dengan rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) perbankan pada Desember 2022 tetap tinggi yaitu 25,09%. Lebih lanjut, risiko kredit tercatat menurun dengan rasio kredit bermasalah (*Non Performing Loan*/NPL) yakni 2,44% (bruto) 0,71% (neto) pada Desember 2022.

In terms of capital, the condition of the Bank's capital which increased and was quite solid indicated the Bank's adequate ability to absorb risk with the banking Capital Adequacy Ratio (CAR) in December 2022 remaining high at 25.09%. Furthermore, credit risk was recorded to have decreased with a non-performing loan (NPL) ratio of 2.44% (gross) to 0.71% (net) in December 2022.

Likuiditas perbankan pada Desember 2022 tetap terjaga didukung oleh pertumbuhan Dana Pihak Ketiga (DPK) sebesar 9,01% (yoy). Hasil simulasi *stress test* Bank Indonesia menunjukkan bahwa ketahanan perbankan masih terjaga. Bank Indonesia akan terus memperkuat sinergi dengan Komite Stabilitas Sistem Keuangan (KSSK) dalam memitigasi berbagai risiko makro ekonomi domestik dan global yang dapat mengganggu ketahanan sistem keuangan.

Banking liquidity in December 2022 was maintained supported by growth in Third Parties Funds (TPF) of 9.01% (yoy). The results of Bank Indonesia's stress test simulation showed that banking resilience was still maintained. Bank Indonesia continued to strengthen synergies with the Financial System Stability Committee (KSSK) in mitigating various domestic and global macroeconomic risks that could undermine financial system resilience.

Berdasarkan analisis perekonomian dan industri serta memperhatikan tantangan yang ada, maka bank **bjb** menetapkan target pasar berupa peningkatan DPK dan Kredit. Target DPK dan Penyaluran Kredit di tahun 2022 masing-masing sebesar Rp113,86 triliun dan Rp103,56 triliun. Peningkatan ini dilakukan antara lain dengan pelaksanaan aktivitas *Bancassurance* berupa kerjasama dengan PT Asuransi Sinar Mas, Bank Asuransi Dayin Mitra, Bank Asuransi Tugu, dan Bank Asuransi Cakrawala serta *launching* produk KPR Tapera dan BI FAST.

Based on economic and industry analysis and considering the existing challenges, bank **bjb** set a target market in the form of increasing TPF and loans. The target for TPF and Loan Disbursement in 2022 was IDR 113.86 trillion and IDR 103.56 trillion, respectively. This increase was carried out by implementing Bancassurance activities in the form of collaboration with PT Asuransi Sinar Mas, Bank Asuransi Dayin Mitra, Bank Asuransi Tugu, and Bank Asuransi Cakrawala as well as launching KPR Tapera and BI FAST products.

Untuk mencapai target pasar tersebut, telah ditetapkan suku bunga dasar kredit tahun 2022 adalah sebagai berikut:

To achieve this market target, the prime lending rate for 2022 was determined as follows:

Tabel Suku Bunga Dasar Kredit (*Prime Lending Rate*) bank bjb Tanggal 31 Desember 2022
Table of bank **bjb** Prime Lending Rate for December 31, 2022

Suku Bunga Dasar Kredit / Prime Lending Rate				
Berdasarkan Segmen Bisnis / Based on Business Segment				
Kredit Korporasi Corporate Loans	**Kredit Retail** Retail Loans	**Kredit Mikro** Micro Loans	**Kredit Konsumsi** Consumer Loans	
			KPR Mortgage	**Non KPR** Non Mortgage
6.45%	9.32%	12.98%	8.97%	8.91%

Selain itu, bank **bjb** juga telah menetapkan suku bunga untuk tabungan deposito dan giro yang bersaing dan kompetitif disajikan sebagai berikut:

In addition, bank **bjb** also set competitive interest rates for time deposits and current accounts presented as follows:

Tabel Suku Bunga Tabungan
Table of Savings Interest Rate

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	Suku Bunga Interest Rate
bjb Tandamata	
Saldo < Rp1 juta / Balance < IDR1 million	0.00%
Rp1 juta ≤ Saldo < Rp50 juta / IDR1 million ≤ Balance < IDR50 million	0.70%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR500 million	0.85%
Rp500 juta = Saldo < Rp1 miliar / IDR500 million = Balance < IDR1 billion	1.20%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	2.00%
bjb Tandamata Gold	
Saldo < Rp50 juta / Balance < IDR50 million	0.00%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR500 million	1.00%
Rp500 juta ≤ Saldo < Rp2 miliar / IDR500 million ≤ Balance < IDR2 billion	2.00%
Saldo ≥ Rp2 miliar / Balance ≥ IDR2 billion	3.00%
bjb Tandamata Bisnis	
Saldo < Rp10 juta / Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp100 juta / IDR10 million ≤ Balance < IDR100 million	1.00%
Rp100 juta ≤ Saldo < Rp1 miliar / IDR100 million ≤ Balance < IDR1 billion	1.50%
Rp1 miliar ≤ Saldo < Rp5 miliar / IDR1 billion ≤ Balance < IDR5 billion	2.50%
Saldo ≥ Rp5 miliar / Balance ≥ IDR5 billion	3.50%
bjb Tandamata Purnabakti	
Saldo < Rp500 ribu / Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta / IDR500 thousand ≤ Balance < IDR5 million	1.00%
Rp5 juta ≤ Saldo < Rp50 juta / IDR5 million ≤ Balance < IDR50 million	1.50%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	2.00%
bjb Tandamata Dollar (USD dan SGD)	
USD	
Saldo ≤ USD100 / Balance ≤ USD100	0.00%
USD100 < Saldo ≤ USD10,000.00 / USD100 < Balance ≤ USD10,000.00	0.05%
USD10,000.00 < Saldo ≤ USD100,000 / USD10,000.00 < Balance ≤ USD100,000	0.15%
Saldo > USD100,000 / Balance > USD100,000	0.25%
SGD	
Saldo ≤ SGD150 / Balance ≤ SGD150	0.00%
SGD150 < Saldo ≤ SGD10,000 / SGD150 < Balance ≤ SGD10,000	0.10%
SGD10,000 < Saldo ≤ SGD100,000 / SGD10,000 < Balance ≤ SGD100,000	0.15%
Saldo > SGD100,000 / Balance > SGD100,000	0.20%
Tabungan Simpeda	
Saldo < Rp500 ribu / Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ Saldo < Rp 5 juta / IDR500 thousand ≤ Balance < IDR5 million	0.50%
Rp5 juta ≤ Saldo < Rp 50 juta / IDR5 million ≤ Balance < IDR50 million	1.00%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	1.50%
TabunganKu	
Saldo < Rp500 ribu / Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ saldo < Rp1 juta / IDR 500 thousand ≤ balance < IDR1 million	0.25%
Saldo ≥ Rp1 juta / Balance ≥ IDR1 million	1.00%

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	Suku Bunga Interest Rate
Tabungan bjb SimPel	
Saldo < Rp 1 juta / Balance < IDR1 million	0.00%
Rp1 juta ≤ Saldo < Rp20 juta / IDR 1 million ≤ Balance < IDR20 million	0.25%

Tabel Suku Bunga bjb Deposito
Table of **bjb** Time Deposit Interest Rates

bjb Deposito Berjangka					
Tiering	**Jangka Waktu 01** Term 01	**Jangka Waktu 03** Term 03	**Jangka Waktu 06** Term 06	**Jangka Waktu 12** Term 12	**Jangka Waktu 24** Term 24
< Rp100 juta / < IDR100 million	2.80%	2.85%	2.95%	2.95%	2.95%
≥ Rp100 juta - < Rp500 juta / ≥ IDR100 million - < IDR500 million	2.80%	2.85%	2.95%	2.95%	2.95%
Rp500 juta - < Rp2 miliar / IDR500 million - < IDR2 billion	2.80%	2.90%	2.95%	3.15%	3.15%
≥ Rp2 miliar / ≥ IDR2 billion	2.80%	2.90%	2.95%	3.15%	3.15%

Tabel Suku Bunga Deposito Suka Suka
Table of Deposito Suka Suka Interest Rates

bjb Deposito Suka Suka				
Tiering	**Jangka Waktu 01** Term 01	**Jangka Waktu 03** Term 03	**Jangka Waktu 06** Term 06	**Jangka Waktu 12** Term 12
Minimal Rp10 juta / Minimum IDR 10 million	3.25%	3.50%	3.50%	3.50%

Tabel Suku Bunga Deposito Valas
Table of Foreign Currency Deposit Interest Rates

bjb Deposito Valas				
Tiering	**Jangka Waktu 01** Term 01	**Jangka Waktu 03** Term 03	**Jangka Waktu 06** Term 06	**Jangka Waktu 12** Term 12
USD				
1,000	0.25 %	0.25 %	0.25 %	0.25 %
SGD, EUR, JPY				
Setara USD 100,000 / The equivalent of USD 100,000	*Special rate*	*Special rate*	*Special rate*	*Special rate*

Tabel Suku Bunga Giro
Table of Current Account Interest Rate

Jenis Giro dan *Tiering* Types of Current Account and Tiering	Suku Bunga Interest Rate
bjb Giro Perorangan / bjb Individual Current Account	
bjb Giro Umum / bjb General Current Account	
Saldo < Rp5 juta / Balance < IDR5 million	0.00%
Rp5 juta ≤ Saldo < Rp50 juta / IDR5 million ≤ Balance < IDR50 million	0.50%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR500 million	1.00%
Rp500 juta ≤ Saldo < Rp1 miliar / IDR500 million ≤ Balance < IDR1 billion	1.25%
Saldo ≥ Rp1 miliar / Balance ≥ IDR1 billion	1.50%

Jenis Giro dan *Tiering* Types of Current Account and Tiering	Suku Bunga Interest Rate
bjb Giro Kasda / **bjb Kasda Current Account**	
Saldo < Rp5 juta / Balance < IDR5 million	0.00%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	3.00%
bjb Giro Bank Lain / **bjb Other Banks Current Account**	
Saldo < Rp10 juta / Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp50 juta / IDR10 million ≤ Balance < IDR50 million	0.25%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	0.50%
bjb Giro Valas / **bjb Foreign Currency Current Accounts**	
bjb Giro Valas USD / **bjb USD Foreign Currency Current Accounts**	
Saldo < USD1 ribu / Balance < USD1 thousand	0.00%
USD1 ribu ≤ Saldo < USD100 ribu / USD1 thousand ≤ Balance < USD100 thousand	0.10%
Saldo ≥ USD 100 ribu / Balance ≥ USD100 thousand	0.25%
bjb Giro Valas / **bjb Foreign Currency Current Accounts**	
SGD	0.15%
CNY	0.10%
EUR	0.10%
JPY	0.00%
AUD	0.00%

Strategi dan Kebijakan

Dalam menghadapi berbagai tantangan dan dalam menangkap peluang bank **bjb** berfokus pada penerapan strategi sebagai berikut:

1. Ekspansi Kredit yang Berkelanjutan dan Memaksimalkan Potensi *Value Chain*
   a. Ekspansi Pertumbuhan Kredit Produktif Yang Berkelanjutan
   b. Ekspansi Kredit Konsumer, Kredit Ritel dan KPR yang berkelanjutan
   c. Menjaga Ekspansi Kredit Yang Berkualitas dan Berkelanjutan
2. Peningkatan Dana Pihak Ketiga dan Dana Lainnya Untuk Menjaga Likuiditas
   a. Meningkatkan pertumbuhan Dana Pihak Ketiga (DPK) terutama produk CASA pada sektor ritel melalui optimalisasi bisnis pada segmen *Business to Government* (B to G), *Business to Business* (B to B) dan *Business to Customer* (B to C) yang bertujuan untuk menjadikan bank **bjb** sebagai bank transaksional dan *partner* bisnis utama nasabah.
   b. Meningkatkan *market share* dan *positioning* bank **bjb** melalui pengembangan dan peningkatan kualitas produk dan layanan yang berbasis *customer centric* dan digital.
   c. Meningkatkan bisnis ritel *treasury* khususnya transaksi surat berharga kepada nasabah.
   d. Memperkuat likuiditas melalui kerja sama bisnis dengan *counterparty* antara lain *term loan*.

Strategies and Policies

In facing various challenges and in capturing opportunities, bank **bjb** focused on implementing the following strategies:

1. Sustainable Loan Expansion and Maximizing Value Chain Potential
   a. Sustainable Productive Loan Growth Expansion
   b. Sustainable expansion of Consumer Loans, Retail Loans and Mortgages
   c. Maintain Quality and Sustainable Loan Expansion
2. Increasing Third Parties Funds and Other Funds to Maintain Liquidity
   a. Increasing the growth of Third Parties Funds, especially CASA products in the retail sector through business optimization in the Business to Government (B to G), Business to Business (B to B) and Business to Customer (B to C) segments aiming to make the bank **bjb** as a transactional bank and customer's main business partner.
   b. Increasing bank **bjb** market share and positioning through developing and improving the quality of products and services based on customer centric and digital.
   c. Increasing the treasury retail business, especially securities transactions to customers.
   d. Strengthening liquidity through business cooperation with counterparties, including term loans.

3. Transformasi Layanan Digital yang Berfokus Terhadap Peningkatan Kinerja Bank
   a. Mendukung transformasi layanan digital sebagai motor penggerak bisnis melalui digitalisasi, simplifikasi, optimalisasi fungsi dan peran layanan prima.
   b. Memperluas layanan bisnis ritel baik QRIS, EDC, **bjb** digi, digicash maupun agen **bjb** Bisa untuk mendukung literasi dan inklusi keuangan.
   c. Pengembangan ekosistem bisnis berbasis digital *e-commerce* melalui kerja sama *fintech* yang terkoneksi dengan API *services* bank **bjb**.
   d. Proaktif dalam penerapan teknologi terkini guna mendukung pengembangan produk dan layanan *one stop solution*.
   e. Menyediakan *platfrom* analisis *big data* yang mampu membantu proses pengambilan keputusan bisnis.
   f. Mendorong dan mendukung pengembangan layanan perbankan dalam rangka menumbuhkan *transactional banking and product holding* sebagai gerbang utama bisnis nasabah institusi yang berbasis digital melalui penerapan *platform* **bjb** Go Smart City dalam upaya elektronifikasi layanan Pemda.
   g. Optimalisasi dan pengembangan infrastruktur digital dengan simplikasi proses kredit melalui *Loan on Boarding* dan **bjb** Laku.
   h. Meningkatkan sistem keamanan layanan digital (*cyber security banking*) dalam upaya perkuatan layanan digital terhadap peningkatan kinerja bank.
4. Mendorong Profitabilitas Bank Melalui Optimalisasi Pendapatan Bunga dan Non Bunga Serta Efisiensi Biaya
   a. Optimalisasi Pendapatan Bunga dan Non Bunga
   b. Penerapan *Cost Efficiency* (Efisiensi Biaya)
5. Memperkuat Struktur Modal dan Mendorong Peningkatan Produktivitas SDM Untuk Mendukung Pertumbuhan Bisnis
   a. Menjaga Komposisi Struktur Modal Secara Organik dan Anorganik untuk Menunjang Ekspansi Bisnis
   b. Peningkatan Produktivitas Sumber Daya Manusia
6. Meningkatkan Penerapan *Governance, Risk,* dan *Compliance* (GRC) Yang Efektif Untuk Mendukung Bisnis Bank
   a. Berperan aktif dalam peningkatan efektivitas tata kelola, manajemen risiko dan *internal control* melalui pendekatan *risk based audit* berbasis teknologi informasi yang tepat guna.
   b. Melaksanakan fungsi pengawasan yang *agile* dan responsif terhadap dinamika bisnis melalui peningkatan kualitas sumber daya manusia dan digitalisasi *audit tools*.
   c. Penguatan budaya kepatuhan melalui program yang komprehensif dan *tone at the top* untuk mendukung bisnis yang berkembang serta berkelanjutan.
   d. Melaksanakan fungsi penyelarasan kebijakan dan prosedur serta mendukung penerapan budaya kepatuhan yang handal.

3. Digital Service Transformation Focusing on Improving Bank Performance
   a. Supporting the transformation of digital services as a driving force for business through digitization, simplification, optimization of functions and the role of excellent service.
   b. Expanding retail business services including QRIS, EDC, **bjb** digi, digicash and **bjb** Bisa agents to support financial literacy and inclusion.
   c. Development of a digital e-commerce-based business ecosystem through fintech collaboration connected to bank **bjb** API services.
   d. Proactive in applying the latest technology to support the development of one stop solution products and services.
   e. Providing a big data analysis platform assisting the business decision-making process.
   f. Encouraging and supporting the development of banking services in order to grow transactional banking and product holding as the main gateway for digital-based institutional customer business through the implementation of the **bjb** Go Smart City platform in an effort to electrify local government services.
   g. Optimization and development of digital infrastructure with simplification of the loan process through Loan on Boarding and **bjb** Laku.
   h. Improving digital service security systems (cyber security banking) in an effort to strengthen digital services to improve bank performance.
4. Encouraging Bank Profitability Through Optimizing Interest and Non-Interest Income and Cost Efficiency
   a. Optimization of Interest and Non-Interest Income
   b. Implementation of Cost Efficiency
5. Strengthening Capital Structure and Encouraging Increased HR Productivity to Support Business Growth
   a. Maintaining the Composition of Organic and Inorganic Capital Structure to Support Business Expansion
   b. Increased Productivity of Human Resources
6. Improving Effective Implementation of Governance, Risk and Compliance (GRC) to Support Bank Business
   a. Playing an active role in increasing the effectiveness of governance, risk management and internal control through an appropriate risk based audit approach based on information technology.
   b. Carrying out an agile and responsive oversight function to business dynamics through improving the quality of human resources and digitizing audit tools.
   c. Strengthening the compliance culture through comprehensive and tone-at-the-top programs to support growing and sustainable businesses.
   d. Carrying out the function of alignment of policies and procedures and support the implementation of a reliable compliance culture.

e. Meningkatkan *risk awareness* melalui implementasi budaya risiko untuk menciptakan penerapan manajemen risiko yang terukur bagi seluruh unit kerja.
f. Meningkatkan pemahaman, pengelolaan dan pengendalian risiko hukum pada setiap kegiatan operasional dan aktivitas bisnis bank
g. Memperkuat sinergitas fungsi audit, manajemen risiko, kepatuhan dan hukum dalam pengembangan bisnis dan operasional bank.

Dalam perumusan strategi bank **bjb**, Direksi memimpin langsung melalui berbagai rapat antara Direksi dengan para pejabat eksekutif. Strategi tertuang dalam Arahan Strategis Direksi Tahunan yang diturunkan ke dalam Rencana Bisnis Bank (RBB). Direksi memastikan terlaksananya strategi dan senantiasa melakukan evaluasi untuk memastikan efektivitas penerapan strategi yang telah ditetapkan. Evaluasi pelaksanaan strategi dilakukan melalui rapat-rapat Direksi dengan Kepala Divisi terkait, Rapat Direksi dengan Komite di bawah Direksi serta mekanisme pelaporan internal secara berkala.

Pencapaian Kinerja

Berdasarkan strategi yang telah diterapkan, pada tahun 2022 bank **bjb** telah menghasilkan kinerja yang baik sesuai dengan yang ditargetkan. Pada tahun 2022, *outstanding* kredit konsumer tumbuh sebesar 4,06% (yoy) dengan *volume* sebesar Rp47,14 triliun. Per 31 Desember 2022, komposisi portofolio kredit yang paling tinggi berasal dari kredit konsumer mencapai 44,37% dari total penyaluran kredit pada bank **bjb**. Peningkatan penyaluran kredit konsumer ini mencapai Rp1,84 triliun atau 4,06% dibandingkan dengan tahun 2021 yang sebesar Rp45,30 triliun. Sehingga dapat dikatakan bahwa segmen kredit konsumer masih menjadi segmen kredit yang dominan di bank **bjb**.

Total DPK tahun 2022 mencapai Rp38,49 triliun, meningkat 4,72% atau Rp1,74 triliun dibandingkan dengan tahun 2021 yang mencapai Rp36,75 triliun. Peningkatan ini terutama berasal dari pertumbuhan tabungan sebesar 7,56% dan tabungan sebesar 13,42%. Produk giro konsumer dari tahun ke tahun mengalami fluktuaktif. Giro tahun 2022 mencapai Rp1,11 triliun, meningkat 13,42% dibandingkan tahun 2021 sebesar Rp0,98 triliun.

Jasa layanan bank **bjb** juga menunjukkkan kinerja yang baik di tahun 2022. Premi *bancasssurance* tahun 2022 mencapai Rp27,87 miliar, meningkat sebesar 34,61% dibandingkan tahun 2021 mencapai Rp20,70 miliar. DPK **bjb** Prioritas tahun 2022 sebesar Rp13,47 triliun, meningkat 12,96% dibandingkan dengan tahun 2021 yang sebesar Rp11,92 triliun. Realisasi kinerja *International and Transaction Banking* secara keseluruhan pada tahun 2022 adalah Rp113,51 miliar yang terdiri dari *fee based income* sebesar Rp22,3 miliar dan *interest income* sebesar Rp91,2 miliar. Pendapatan tersebut naik sebesar 58,71% (Rp41,99 miliar) dari pendapatan tahun lalu periode 31 Desember 2021. Disisi lain *volume* transaksi yang dikelola juga mengalami peningkatan

e. Increasing risk awareness through the implementation of a risk culture to create measurable risk management implementation for all work units.
f. Improving the understanding, management and control of legal risk in every operational activity and bank business activity
g. Strengthening the synergy of audit, risk management, compliance and legal functions in developing the bank's business and operations.

In formulating the bank **bjb** strategy, the Board of Directors lead directly through various meetings between the Board of Directors and executive officials. The strategy was contained in the Annual Directors Strategic Direction translated into the Bank's Business Plan. The Board of Directors ensured the implementation of the strategy and constantly evaluated it to ensure the effectiveness of implementing the strategy that had been set. Evaluation of the implementation of the strategy was carried out through meetings of the Board of Directors with related Division Heads, Board of Directors meetings with Committees under the Board of Directors as well as periodic internal reporting mechanisms.

Performance Achievement

Based on the strategy that had been implemented, in 2022 bank **bjb** presented good performance according to the target. In 2022, consumer loan outstanding grew by 4.06% (yoy) with a volume of IDR 47.14 trillion. As of December 31, 2022, the highest composition of the loan portfolio came from consumer loans, reaching 44.37% of the total lending to bank **bjb**. This increase in consumer lending reached IDR 1.84 trillion or 4.06% compared to 2021 which amounted to IDR 45.30 trillion. Thus, it can be said that the consumer loan segment still became the dominant loan segment at bank **bjb**.

Total TPF in 2022 reached IDR 38.49 trillion, an increase of 4.72% or IDR 1.74 trillion compared to 2021 which reached IDR 36.75 trillion. This increase was mainly due to growth in savings of 7.56% and savings of 13.42%. Consumer current account products fluctuated actively from year to year. Current accounts in 2022 reached IDR 1.11 trillion, an increase of 13.42% compared to 2021 of IDR 0.98 trillion.

bank **bjb** services also showed good performance in 2022. Bancasssurance premiums in 2022 reached IDR 27.87 billion, an increase of 34.61% compared to 2021 reaching IDR 20.70 billion. TPF **bjb** Prioritas in 2022 reached IDR 13.47 trillion, an increase of 12.96% compared to 2021 which amounted to IDR 11.92 trillion. Realization of International and Transaction Banking performance as a whole in 2022 was IDR 113.51 billion consisting of fee-based income of IDR 22.3 billion and interest income of IDR 91.2 billion. This income increased by 58.71% (IDR 41.99 billion) from last year's income for the period December 31, 2021. On the other hand, the volume of transactions managed also increased by 47.91% from IDR 3.73 trillion in 2021 to IDR

sebesar 47,91% dari Rp3,73 triliun di tahun 2021 menjadi Rp5,51 triliun di tahun 2022. Kinerja transaksi *financial institution* mengalami peningkatan sangat signifikan sebesar 94,98% secara Yoy dari tahun 2021. *Outstanding money market* tahun 2022 mencapai Rp11,87 triliun, meningkat 14,92% dibandingkan dengan tahun 2021 sebesar Rp10,33 triliun. Dana Pensiun Lembaga Keuangan bank **bjb** juga mengalami peningkatan. Dana kelolaan DPLK bank **bjb** tahun 2022 mencapai Rp1,15 triliun, meningkat Rp626,83 miliar atau 120,06% dibandingkan tahun 2018 yang mencapai Rp783,01 miliar.

5.51 trillion in 2022. The performance of financial institution transactions increased significantly by 94.98% on a Yoy basis from 2021. The outstanding money market in 2022 reached IDR 11.87 trillion, an increase of 14.92% compared to 2021 which reached IDR 10.33 trillion. bank **bjb** Financial Institution Pension Fund also experienced an increase. Bank **bjb** Financial Instutution Pension Fund managed funds in 2022 reached IDR 1.15 trillion, an increase of IDR 626.83 billion or 120.06% compared to 2018 which reached IDR 783.01 billion.

Pencapaian yang baik juga terlihat dari sisi keuangan. Pendapatan bunga dan syariah meningkat sebesar 3,19% dari sebesar Rp13,21 triliun di tahun 2021 menjadi sebesar Rp13,64 triliun di tahun 2022. Laba tahun berjalan meningkat sebesar 11,23% dari sebesar Rp2,02 triliun di tahun 2021 menjadi sebesar Rp2,25 triliun di tahun 2022. Peningkatan laba tahun berjalan mendorong peningkatan total aset dan total ekuitas. Total aset meningkat sebesar 14,45% dari sebesar Rp158,36 triliun di tahun 2021 menjadi sebesar Rp181,24 triliun di tahun 2022. Total ekuitas meningkat sebesar 12,70% dari sebesar Rp13,08 triliun di tahun 2021 menjadi sebesar Rp14,75 triliun di tahun 2022.

This good achievement was also seen from the financial perspective. Interest and sharia income increased by 3.19% from IDR13.21 trillion in 2021 to IDR13.64 trillion in 2022. Profit for the year increased by 11.23% from IDR2.02 trillion in 2021 to IDR2.25 trillion in 2022. The increase in profit for the year led to an increase in total assets and total equity. Total assets increased by 14.45% from IDR158.36 trillion in 2021 to IDR181.24 trillion in 2022. Total equity increased by 12.70% from IDR13.08 trillion in 2021 to IDR14.75 trillion in 2022.

Selain pencapaian dari sisi operasional dan keuangan, pada tahun 2022 bank **bjb** juga telah melakukan pengembangan pada teknologi informasi (TI). bank **bjb** merupakan Bank Pembangunan Daerah (BPD) Pertama di Indonesia yang memperoleh sertifikasi ISO 20000 dan ISO 27001 secara bersamaan dengan ruang lingkup *Digital Banking Technology Operation*. Selama tahun 2022, bank **bjb** telah melakukan beberapa pengembangan sistem pada beberapa aspek di antaranya, pengembangan dan implementasi *Big Data*, pengembangan Open API serta pengembangan **bjb** Digi Loan.

In addition to achievements from the operational and financial side, in 2022 bank **bjb** also developed information technology (IT). bank **bjb** became the first Regional Development Bank (BPD) in Indonesia to obtain ISO 20000 and ISO 27001 certification simultaneously with the scope of Digital Banking Technology Operation. During 2022, bank **bjb** carried out several system developments in several aspects including the development and implementation of Big Data, the development of Open API and the development of **bjb** Digi Loan.

Pada tahun 2022 bank **bjb** melaksanakan aksi korporasi penambahan modal melalui skema *right issue* I atau Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD). Berdasarkan hasil keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 telah menyetujui pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dengan menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250 per saham, dengan harga pelaksanaan sebesar Rp1.355 per lembar saham. Pada bulan Maret 2022 dana berhasil terserap sebesar Rp924.999.591.375 dengan jumlah lembar saham Seri B baru yang diterbitkan sebanyak 682.656.525 lembar saham. bank **bjb** juga melakukan penyertaan Modal ke Bank Bengkulu Tahap I sebesar Rp99,9 miliar dengan kepemilikan 7,15%. Kinerja yang positif lainnya selama tahun 2022 yaitu Peningkatan *Rating* Pefindo dan Fitch, *rating* Pefindo 1 Notch menjadi idAA, *rating* Fitch 1 Notch menjadi AA-.

In 2022 bank **bjb** carried out corporate actions to increase capital through the right issue I scheme or Capital Increase with Pre-emptive Rights (PMHMETD). Based on the resolutions of the Annual General Meeting of Shareholders for Fiscal Year 2020, it approved the implementation of Capital Increase with Pre-emptive Rights (PMHMETD) by issuing a maximum of 925,000,000 new series B shares with a nominal value of IDR250 per share, with an exercise price of IDR1. 355 per share. In March 2022, IDR924,999,591,375 was successfully absorbed, with 682,656,525 new Series B shares issued. bank **bjb** also made equity participation in Bank Bengkulu Phase I of IDR99.9 billion with 7.15% ownership. Another positive performance during 2022 was the increase in Pefindo and Fitch ratings, Pefindo's rating of 1 Notch to idAA, Fitch's rating of 1 Notch to AA-.

Secara umum, pencapaian target bank **bjb** pada tahun 2022 telah menunjukkan hasil yang baik dan telah memenuhi harapan para Pemangku Kepentingan. bank **bjb** pada tahun 2022 berhasil melampaui target aset sebesar 114,73% dengan realisasi mencapai Rp181,24 triliun. Pencapaian dana pihak ketiga sebesar

In general, the achievement of bank **bjb** targets in 2022 showed good results and met the expectations of Stakeholders. bank **bjb** in 2022 succeeded in exceeding the asset target of 114.73% with realization reaching IDR 181.24 trillion. The achievement of third parties funds was 115.173% which was above the target, which

115,173% yang berada di atas target, yang didukung juga dengan pencapaian giro sebesar 110,59%, tabungan sebesar 108,46% dan simpanan berjangka sebesar 119,65%. Hal ini menunjukan bahwa semakin tingginya tingkat kepercayaan masyarakat kepada bank **bjb** walaupun masih dalam kondisi pandemi.

Pencapaian target kredit yang diberikan juga berada di atas target yaitu sebesar 111,78%. Pencapaian kredit dipengaruhi oleh pertumbuhan kredit korporasi, konsumer, KPR, Komersial serta UMKM. Dengan melakukan penyaluran kredit yang sangat *prudent* ini NPL *gross* bank **bjb** dapat terjaga di level 1,16% atau lebih rendah dari target sebesar 1,60%.

Demikian pula dengan pencapaian pendapatan bunga dan syariah yang melampaui target sebesar 112,70%. Sedangkan dari sisi laba, pencapaian laba tahun berjalan sebesar 123,18% yang berhasil melampaui target yang ditetapkan. Dari sisi rasio, rasio CAR, ROE dan ROA berada di atas target dengan masing-masing pencapaian sebesar 109,28%, 100,05% dan 102,34%. Ke depannya bank **bjb** akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja bank **bjb** di masa yang akan datang akan senantiasa mengalami peningkatan secara berkelanjutan.

Kendala-Kendala yang Dihadapi Perusahaan dan Langkah-Langkah Penyelesaiannya

Dalam menjalankan kegiatan operasionalnya, bank **bjb** juga mengalami berbagai kendala. Kendala tersebut antara lain, segmen utama bank **bjb** yaitu ASN sudah menyentuh titik jenuh sehingga adanya urgensi mencari market segmen lain. Selain itu, digitalisasi di sisi pemerintah Indonesia juga menimbulkan perlambatan jumlah ASN. Untuk menghadapi kendala tersebut, bank **bjb** melakukan ekspansi kredit dan peningkatan dana pihak ketiga.

Kendala lainnya yaitu, penetrasi produk digital bank **bjb** masih rendah dibandingkan kompetitor. Untuk menghadapi kendala tersebut, bank **bjb** memiliki strategi yaitu proaktif dalam penerapan teknologi terkini guna mendukung pengembangan produk dan layanan *one stop solution*. bank **bjb** juga mendorong dan mendukung pengembangan layanan perbankan dalam rangka menumbuhkan *transactional banking and product holding* sebagai gerbang utama bisnis nasabah institusi yang berbasis digital melalui penerapan *platform* **bjb** Go Smart City dalam upaya elektronifikasi layanan Pemda. Selain itu, bank **bjb** juga melakukan optimalisasi dan pengembangan infrastruktur digital dengan simplikasi proses kredit melalui *Loan on Boarding* dan **bjb** Laku.

was also supported by the achievement of demand deposits of 110.59%, savings of 108.46% and time deposits of 119.65%. This showed that the level of public trust in bank **bjb** increased even though it was still in a pandemic condition.

Achievement of the loan target provided was also above the target of 111.78%. Loan achievement was influenced by the growth of corporate, consumer, mortgage, commercial and MSME loans. By channeling very prudent loans, bank **bjb** gross NPL could be maintained at the level of 1.16% or lower than the target of 1.60%.

Likewise, the achievement of interest and sharia income exceeded the target of 112.70%. Meanwhile, from the profit side, the achievement of profit for the year reached 123.18% which managed to exceed the target set. In terms of ratios, the CAR, ROE and ROA ratios were above the target with respective achievements of 109.28%, 100.05% and 102.34%. Going forward, bank **bjb** will always evaluate the implementation of the strategy that has been set, so that the performance of bank **bjb** in the future will always experience continuous improvement.

Constraints Faced by The Company and Steps to Solve Them

In carrying out its operational activities, bank **bjb** also experienced various obstacles. These obstacles included, bank **bjb** main segment, namely Civil Apparatus, reached a saturation point, so there was an urgency to find other market segments. In addition, digitalization on the Indonesian government side also caused a slowdown in the number of Civil Apparatus. To deal with these obstacles, bank **bjb** expanded loans and increased third parties funds.

Another obstacle was bank **bjb** digital product penetration was still low compared to competitors. To deal with these obstacles, bank **bjb** had a proactive strategy in applying the latest technology to support the development of one stop solution products and services. Bank **bjb** also encouraged and supported the development of banking services in order to grow transactional banking and product holding as the main gateway for digital-based institutional customer businesses through the implementation of the **bjb** Go Smart City platform in an effort to electrify local government services. In addition, bank **bjb** also optimized and developed digital infrastructure by simplifying the loan process through Loan on Boarding and **bjb** Laku.

Hal-Hal Penting yang Diperkirakan Terjadi pada Masa Mendatang dan Prospek Usaha

Ancaman resesi mulai mengintai pertumbuhan ekonomi sejumlah negara di dunia. Banyak faktor yang mempengaruhi, mulai dari dampak perang Rusia-Ukraina, melonjaknya inflasi global, hingga kenaikan suku bunga The Fed. Bahkan Bank Dunia dalam Laporan Juni 2022 memangkas perkiraan pertumbuhan ekonomi global, dan memperingatkan banyak negara jika ekonominya akan terkoreksi. Dilansir dari Laporan Bank Dunia bertajuk Global Economic Prospect pada Juni 2022, ekonomi global diperkirakan akan berada di sekitar level 3% pada tahun 2023 hingga 2024 mendatang.

Menurut laporan Bank Dunia pertumbuhan ekonomi Indonesia diprediksi cukup baik yaitu sebesar 5,1% lebih tinggi dibandingkan proyeksi tahun lalu yang sebesar 3,7%. Namun, kondisi perekonomian nasional masih dihadapkan pada tantangan ketidakpastian yang tinggi di tahun 2023, sehingga menuntut Pemerintah untuk dapat memperkuat instrumen bauran kebijakan agar stabilitas moneter dapat tetap terjaga dalam mendukung pemulihan ekonomi. Terjadi eskalasi risiko global yang dipicu khususnya oleh percepatan normalisasi kebijakan moneter Amerika Serikat dan konflik geopolitik Rusia dengan Ukraina. Perpaduan faktor tersebut menimbulkan kenaikan harga komoditas global khususnya sektor pangan dan energi, serta kenaikan inflasi di beberapa negara maju di Eropa dan Amerika. Tingginya tingkat inflasi tersebut meningkatkan volatilitas arus modal, nilai tukar, sektor keuangan dan mendorong percepatan normalisasi kebijakan moneter bagi negara berkembang seperti Indonesia.

Memasuki tahun 2023, Indonesia dihadapkan pada pekerjaan rumah yang harus segera disesuaikan yaitu transisi dari masa pandemi menjadi endemi dan kemampuan mencuri peluang dari tantangan konflik Rusia-Ukraina yang berdampak pada rantai pasokan komoditas. Peluang ekspor komoditas yang mengalami pelarangan oleh negara-negara barat terhadap Rusia dapat menciptakan peluang kenaikan ekspor komoditas seperti gas dan batu bara. Kenaikan tersebut mulai terlihat pada kuartal II tahun 2022 dengan ekspor mampu tumbuh 19,74% (yoy), faktor ini harus mampu dijaga secara sustain selama tahun 2023.

Tahun 2023 merupakan tahun yang penuh tantangan bagi industri perbankan. Tidak seragamnya laju pemulihan ekonomi global dan rencana normalisasi kebijakan The Fed memicu isu *tapering* yang menyebabkan potensi kenaikan suku bunga acuan di masa mendatang. Akselerasi pemulihan ekonomi global diikuti juga dengan melonjaknya inflasi di beberapa negara maju serta diperparah dengan ancaman resesi di beberapa negara, telah mendorong bank sentral di beberapa negara mengeluarkan kebijakan yang berpotensi membuat kesalahan dengan penerapan pengetatan moneter terlalu agresif untuk mengendalikan gejolak inflasi. Namun berbeda dengan Indonesia, berbagai bauran

Important Things to Happen in The Future and Business Prospects

The threat of recession started to lurk the economic growth of a number of countries in the world. Many factors contributed, starting from the impact of the Russia-Ukraine war, soaring global inflation, to the increase in the Fed's interest rate. Even the World Bank in its June 2022 Report cut its forecast for global economic growth, and warned many countries that their economy would correct itself. Reporting from the World Bank report entitled Global Economic Prospect in June 2022, the global economy was expected to be around the level of 3% in 2023 to 2024.

According to a World Bank report, Indonesia's economic growth was predicted to be quite good at 5.1%, higher than last year's projection of 3.7%. However, the condition of the national economy will still be faced with challenges of high uncertainty in 2023, thus demanding the Government to strengthen the policy mix instruments so that monetary stability can be maintained in support of economic recovery. There was an escalation in global risk, triggered in particular by the accelerated normalization of US monetary policy and Russia's geopolitical conflict with Ukraine. The combination of these factors led to an increase in global commodity prices, particularly in the food and energy sectors, as well as an increase in inflation in several developed countries in Europe and America. The high inflation rate increased the volatility of capital flows, exchange rates, the financial sector and accelerated the normalization of monetary policy for developing countries such as Indonesia.

Entering 2023, Indonesia was faced with several matters that had to be adjusted immediately, namely the transition from a pandemic to an endemic and the ability to seize opportunities from the challenges of the Russia-Ukraine conflict which had an impact on the commodity supply chain. Opportunities for commodity exports that had been banned by western countries against Russia could create opportunities for increased exports of commodities such as gas and coal. This increase began to be seen in the second quarter of 2022 with exports to grow 19.74% (yoy), this factor had to be able to be maintained sustainably throughout 2023.

2023 will become a year full of challenges for the banking industry. The uneven pace of global economic recovery and the Fed's policy normalization plans sparked the issue of tapering, which raised the potential for future benchmark interest rate hikes. Accelerated global economic recovery followed by soaring inflation in several developed countries and exacerbated by the threat of recession in several countries prompted central banks in several countries to issue policies that had the potential to make mistakes by implementing too aggressive monetary tightening to control inflationary shocks. However, in contrast to Indonesia, the various macroprudential policy mixes between the central

kebijakan makroprudensial antara bank sentral dan Pemerintah dalam menahan laju inflasi sampai dengan kuartal II tahun 2022 ini cukup berhasil. Perekonomian nasional yang berangsur-angsur pulih dan *sustain* tersebut memberikan optimisme ekspektasi bagi pelaku ekonomi yang berimbas kepada tren pertumbuhan ekonomi dan tren pertumbuhan kinerja perbankan. Intermediasi perbankan di tahun 2023 akan semakin membaik, Otoritas Jasa Keuangan memproyeksikan pertumbuhan kredit sebesar 8,50% dan pertumbuhan dana pihak ketiga sebesar 7,50%.

bank and the government in containing the inflation rate until the second quarter of 2022 were quite successful. The national economy, which is gradually recovering and is sustainable, provides optimism for expectations for economic actors which impact on trends in economic growth and growth trends in banking performance. Banking intermediation in 2023 will get better, the Financial Services Authority projected loan growth of 8.50% and growth of third parties funds of 7.50%.

Berbagai perkiraan kondisi perekonomian tersebut, bank **bjb** yakin memiliki prospek yang baik serta peluang untuk terus tumbuh secara berkelanjutan. Peluang yang dimiliki bank **bjb** antara lain sebagai berikut:

1. Berdasarkan skala pasar, sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya dari sisi aset, baik DPK maupun kredit.
2. Semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh Bank Indonesia dan Otoritas Jasa Keuangan dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat kelas menengah ke bawah untuk memanfaatkan produk dan jasa keuangan formal seperti sarana menyimpan uang yang aman (*keeping*), *transfer*, menabung maupun pinjaman dan asuransi.
3. Kegiatan pelaku ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan.
4. Berbagai proyek pembangunan infrastruktur, termasuk Proyek Strategis Nasional berada di wilayah kerja Jawa Barat dan Banten, sehingga bank **bjb** memiliki kesempatan untuk memaksimalkan penyaluran kredit dan mampu mendorong pertumbuhan ekonomi daerah secara optimal.
5. Dukungan dari Pemerintah Daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah.
6. Potensi yang masih besar dalam pengembangan produk digital untuk menyasar segmen ritel dan membangun eksositem bisnis bank **bjb**.

With various estimates of these economic conditions, bank **bjb** believes it has good prospects and opportunities to continue to grow in a sustainable manner. Opportunities owned by bank **bjb** include the following:

1. Based on market scale, most of bank **bjb** Branch Offices were still market nichers in their operational areas so that they still had considerable opportunities to increase their market share in terms of assets, both TPF and loans.
2. Increasing public financial literacy through programs launched by Bank Indonesia and the Financial Services Authority in the framework of implementing financial inclusion policies as a form of financial service deepening aimed at the public at the bottom of the pyramid to utilize formal financial products and services such as means of keeping money safe (keeping), transfers, savings as well as loans and insurance.
3. The relatively high activity of economic actors in the provinces of West Java, Banten and DKI Jakarta became a potential for developing loan and funding.
4. Various infrastructure development projects, including the National Strategic Project were in the working areas of West Java and Banten, so that bank **bjb** had the opportunity to maximize lending and be able to optimally promote regional economic growth.
5. Support from the Regional Government consistently and continuously in developing bank **bjb** as a driver of the economy in the region.
6. There was still great potential in the development of digital products to target the retail segment and build a bank **bjb** business ecosystem.

Di tengah kondisi perekonomian yang dihadapkan pada meningkatnya risiko stagflasi dan tingginya ketidakpastian pasar keuangan serta persaingan industri perbankan yang semakin kompetitif, bank **bjb** tetap menegaskan komitmen untuk terus berkontribusi nyata terhadap perekonomian Indonesia. Semua gejolak ekonomi tersebut mendorong bank **bjb** untuk beradaptasi dengan cepat menghadapi perubahan industri perbankan modern dengan semangat meningkatkan persaingan dan pengembangan usaha.

In the midst of economic conditions faced with increasing risk of stagflation and high financial market uncertainty as well as increasingly competitive banking industry competition, bank **bjb** continued to emphasize its commitment to make a real contribution to the Indonesian economy. All these economic upheavals encouraged bank **bjb** to quickly adapt to changes in the modern banking industry with the spirit of increasing competition and business development.

Untuk menjaga kinerja, bank **bjb** melakukan percepatan pertumbuhan operasional dan keuangan melalui pemanfaatan ekosistem perbankan digital. Di era disrupsi teknologi informasi

To maintain performance, bank **bjb** accelerated operational and financial growth through the use of the digital banking ecosystem. In this era of information technology disruption, bank **bjb** became

ini, bank **bjb** telah menjadi salah satu bank yang memiliki keunggulan berbasis teknologi digital. Sesuai dengan visi dan misi, bank **bjb** terus memberikan kontribusi yang terbaik untuk mendorong pertumbuhan perekonomian dan pembangunan untuk mewujudkan masyarakat yang sejahtera. Selain itu bank **bjb** juga tetap berupaya untuk meningkatkan eksistensinya dengan berusaha menjadi salah satu perbankan nasional yang mampu memberikan layanan keuangan secara meyeluruh sehingga dapat memberikan nilai tambah bagi seluruh *stakeholder*.

Untuk dapat menangkap berbagai peluang yang dimiliki bank **bjb**, maka arahan strategi yang tertuang dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) tahun 2023 adalah sebagai berikut:

1. Ekspansi Kredit Secara Selektif dengan Mengoptimalkan Ekosistem Bisnis
   a. Pertumbuhan kredit secara berkelanjutan
   b. Menjaga pertumbuhan kredit secara selektif dan berkualitas
2. Memperkuat Likuiditas Untuk Mendukung Kinerja Bank
   a. Optimalisasi *product holding* dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya.
   b. Memperkuat likuiditas dengan menciptakan *business ecosystem* melalui pengembangan layanan digital.
   c. Mengintegrasikan layanan *e-channel* dengan berbagai layanan perbankan untuk meningkatkan akuisisi nasabah.
   d. Optimalisasi *funding* jangka panjang melalui instrumen pasar modal dan bilateral *loan* dalam rangka penguatan posisi rasio-rasio keuangan serta pertumbuhan aset bank **bjb**.
3. Mendorong Pertumbuhan Bisnis Melalui Sinergi dan Kolaborasi
   a. Mendukung pertumbuhan bisnis secara anorganik melalui sinergi dan kolaborasi dengan skema Kelompok Usaha Bank (KUB).
   b. Membangun sinergi dengan partner strategis untuk mengakselerasi pertumbuhan bisnis melalui *channeling*, *asset buy,* dan pola kemitraan.
   c. Memperluas kerja sama dengan *fintech, e-commerce* dan *e-marketplace* untuk menciptakan solusi *digital* guna mendukung pertumbuhan bisnis.
   d. Mengoptimalkan kontribusi perusahaan anak dengan memperkuat sinergi untuk mendukung kinerja secara konsolidasi.
4. Mengoptimalkan Peran Teknologi Dalam Mengakselerasikan Transformasi Digital Untuk Mendukung Bisnis
   a. Meningkatkan *customer experience* melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement*.
   b. Optimalisasi *platform* **bjb** Go Smart City dalam rangka perluasan layanan elektronifikasi transaksi pemerintah daerah dan implementasi ekosistem digital desa dalam membantu peningkatan perekonomian desa.

one of the banks that had advantages based on digital technology. In accordance with the vision and mission, bank **bjb** continued to provide the best contribution to encourage economic growth and development to create a prosperous society. In addition, bank **bjb** also continued to strive to increase its existence by trying to become one of the national banks to provide financial services as a whole so that it could provide added value to all stakeholders.

In order to capture the various opportunities that bank **bjb** owned, the strategic directions contained in the form of the 2023 Annual Directors Strategic Direction (ASDT) were as follows:

1. Selective Loan Expansion by Optimizing the Business Ecosystem
   a. Sustainable loan growth
   b. Maintain selective and quality loan growth
2. Strengthening Liquidity To Support Bank Performance
   a. Optimizing product holding in order to increase the growth of third parties funds and other businesses.
   b. Strengthening liquidity by creating a business ecosystem through the development of digital services.
   c. Integrating e-channel services with various banking services to increase customer acquisition.
   d. Optimizing long-term funding through capital market instruments and bilateral loans in order to strengthen the position of financial ratios and the growth of bank **bjb** assets.
3. Encouraging Business Growth Through Synergy and Collaboration
   a. Supporting inorganic business growth through synergy and collaboration with the Bank Business Group (KUB) scheme.
   b. Building synergies with strategic partners to accelerate business growth through channeling, asset buys, and partnership patterns.
   c. Expanding cooperation with fintech, e-commerce and e-marketplaces to create digital solutions to support business growth.
   d. Optimizing the contribution of subsidiary companies by strengthening synergies to support consolidated performance.
4. Optimizing the Role of Technology in Accelerating Digital Transformation to Support Business
   a. Improving customer experience through excellence service delivery and implementing customer protection in business activities to create customer engagement.
   b. Optimizing the **bjb** Go Smart City platform in the context of expanding local government transaction electronification services and implementing village digital ecosystems to help improve the village economy.

c. Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan manual.
d. Optimalisasi pemantauan eksposur risiko melalui digitalisasi *tools* pemantauan risiko.
e. Peningkatan IT *security* dan IT *cyber defense* dalam implementasi transformasi digital yang selaras dengan arah *corporate plan*.

5. Peningkatan Pendapatan dan Efisiensi Biaya
   a. Peningkatan Pendapatan
   b. Pengelolaan Biaya Secara Efisien
6. Menjaga Struktur Modal dan Mendorong Peningkatan Produktivitas *Human Capital*
   a. Menjaga komposisi struktur modal untuk menunjang ekspansi bisnis
   b. Meningkatkan produktivitas *human capital*
7. Penguatan *Governance, Risk,* dan *Compliance* (GRC) Untuk Mendukung Bisnis Bank
   a. Berperan aktif membantu perusahaan dalam mencapai tujuan melalui pendekatan yang sistematis dan konsisten dengan peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko.
   b. Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank.
   c. Meningkatkan efektifitas sistem pengendalian internal untuk mendukung bisnis.
   d. Mengembangkan *compliance management system* untuk penguatan *risk and compliance awareness.*
   e. Pengembangan sistem informasi pengelolaan program APU PPT sesuai kebutuhan bisnis dan digitalisasi layanan.
   f. Pengelolaan risiko dan kepatuhan yang efektif dalam mendukung KUB dan konglomerasi keuangan.

c. Efficiency of work processes by implementing automation and simplification of repetitive and manual business activities.
d. Optimizing risk exposure monitoring through digitizing risk monitoring tools.
e. Increasing IT security and IT cyber defense in the implementation of digital transformation in line with the direction of the corporate plan.

5. Increasing Revenue and Cost Efficiency
   a. Increasing revenue
   b. Efficient Cost Management
6. Maintaining the Capital Structure and Encouraging Increased Productivity of Human Capital
   a. Maintaining the composition of the capital structure to support business expansion
   b. Increasing the productivity of human capital
7. Strengthening Governance, Risk and Compliance (GRC) to Support Bank Business
   a. Playing an active role in assisting the company in achieving its goals through a systematic and consistent approach to improving the quality of governance, compliance and risk management.
   b. Development of risk management methodologies to support business activities and bank capital.
   c. Improving the effectiveness of the internal control system to support the business.
   d. Developing a compliance management system to strengthen risk and compliance awareness.
   e. Development of information systems for the management of the AML CFT program according to business needs and service digitization.
   f. Effective risk and compliance management in support of KUB and financial conglomerates.

Tata Kelola Perusahaan

Good Corporate Governance (GCG) merupakan suatu sistem peraturan yang mengatur hubungan dari berbagai pihak yang bersangkutan dengan Pemegang Saham, Dewan Komisaris, Direksi, dan Komite-komite. Dengan kata lain, GCG mencakup hubungan antara para pemangku kepentingan (*stakeholder*) yang terlibat serta tujuan pengelolaan perusahaan. Selain itu, penerapan GCG tidak hanya menjadi suatu keharusan, tetapi juga merupakan fondasi utama dalam menjalankan usaha untuk memaksimalkan manfaat dan nilai tambah bagi para pemangku kepentingan serta menjaga keberlangsungan usaha. Penerapan GCG kian menjadi faktor penentu strategis bagi perbankan agar dapat meningkatkan nilai dan memelihara proses pertumbuhan yang berkelanjutan. Setiap perbankan perlu terus meningkatkan kinerja agar dapat mengambil manfaat dari penerapan GCG. Tujuan penerapan GCG yaitu menciptakan nilai tambah bagi semua pihak yang berkepentingan, pihak – pihak tersebut adalah pihak internal yang meliputi Dewan Komisaris, Direksi, Karyawan, dan pihak eksternal yang meliputi investor, kreditur, pemerintah, masyarakat dan pihak berkepentingan lainnya.

Corporate Governance

Good Corporate Governance (GCG) becomes a regulatory system that regulates the relationship of various parties concerned with Shareholders, Board of Commissioners, Board of Directors and Committees. In other words, GCG includes the relationship between the stakeholders involved and the objectives of managing the company. In addition, the implementation of GCG is not only a must, but also the main foundation in running a business to maximize benefits and added value for stakeholders and maintain business continuity. The implementation of GCG is increasingly becoming a strategic determining factor for banks in order to increase value and maintain a process of sustainable growth. Every bank needs to continue to improve its performance so that it can benefit from the implementation of GCG. The purpose of implementing GCG is to create added value for all interested parties, these parties are internal parties which include the Board of Commissioners, Directors, Employees and external parties which include investors, creditors, government, communities and other interested parties.

Sebagai lembaga intermediasi dan lembaga kepercayaan, Perseroan dalam melaksanakan kegiatan usahanya harus berpedoman terhadap prinsip keterbukaan (*transparancy*), memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran yang konsisten dengan *corporate values*, sasaran usaha dan strategi bank sebagai cerminan akuntabilitas (*accountability*), menjamin dilaksanakannya ketentuan yang berlaku sebagai wujud tanggung jawab (*responsibility*), objektif dan bebas dari tekanan pihak manapun dalam pengambilan keputusan (*independency*), serta senantiasa memperhatikan kepentingan seluruh *stakeholders* (Pemangku Kepentingan) berdasarkan azas kesetaraan dan kewajaran (*fairness*).

As an intermediary and trust institution, the Company in carrying out its business activities must be guided by the principle of transparency, have performance measures from all levels based on measures that are consistent with corporate values, business objectives and bank strategies as a reflection of accountability, guarantee the implementation of provisions which acts as a form of responsibility, is objective and free from pressure from any party in making decisions (independence), and always pays attention to the interests of all stakeholders based on the principles of equality and fairness.

Kelima asas tersebut diimplementasikan melalui pemenuhan kepentingan pemegang saham dan memberikan perlakuan yang sama kepada seluruh pemegang saham; pemenuhan kepentingan *stakeholders* lainnya; melaksanakan pengungkapan dan transparansi; serta tugas dan tanggung jawab Dewan Komisaris dalam menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi.

These five principles were implemented through fulfilling the interests of shareholders and providing equal treatment to all shareholders; implementing disclosure and transparency; as well as the duties and responsibilities of the Board of Commissioners in carrying out the supervisory and advisory functions to the Board of Directors.

Dalam pelaksanaan pemenuhan kepentingan pemegang saham, bank **bjb** telah memenuhi hak-hak pemegang saham di antaranya membayar dividen secara adil dan tepat waktu. Dividen diputuskan melalui Rapat Umum Pemegang Saham Tahunan (RUPST). bank **bjb** memiliki kebijakan dividen yang didasarkan pada pemenuhan kepentingan pemegang saham serta rencana pengembangan usaha. Pembagian dividen sesuai dengan hasil RUPST tahun buku 2021 bahwa 51,77% dari laba bersih tahun buku 2021 ditetapkan sebagai dividen tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku dan 48,23% dari laba bersih tahun buku 2021 ditetapkan sebagai saldo laba. Selain pembagian dividen, bank **bjb** juga telah memenuhi hak-hak pemegang saham sebagai berikut:

1. Menghadiri dan menyetujui pengangkatan, pemberhentian dan persetujuan pengunduran diri Dewan Komisaris dan Direksi.
2. Menghadiri dan menyetujui perubahan Anggaran Dasar pengeluaran Efek Bersifat atau perubahan Modal Ditempatkan dan Disetor.
3. Menghadiri dan menyetujui penyetoran saham dalam bentuk benda selain uang, baik benda berwujud maupun benda tidak berwujud.
4. Menghadiri dan menyetujui penggabungan, peleburan, pengambilalihan dan pemisahan serta pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.
5. Pemegang Saham dapat meminta penyelenggaran RUPS.
6. Pemegang saham dapat mengusulkan mata acara dalam RUPS.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.

In fulfilling the interests of shareholders, bank **bjb** fulfilled the rights of shareholders, including paying dividends in a fair and timely manner. Dividends were decided through the Annual General Meeting of Shareholders (AGMS). Bank **bjb** had a dividend policy based on meeting the interests of shareholders and business development plans. Dividend distribution was in accordance with the results of the AGMS for the 2021 Fiscal year that 51.77% of the net profit for the 2021 financial year was designated as cash dividends and was distributed to all registered shareholders in accordance with applicable regulations, and 48.23% of the net profit for the 2021 financial year was determined as retain earning. In addition to dividend distribution, bank **bjb** also fulfilled the following shareholder rights to:

1. Attend and approve the appointment, dismissal and approval of the resignation of the Board of Commissioners and the Board of Directors.
2. Attend and approve amendments to the Articles of Association for issuance of Characteristic Securities or changes to Issued and Paid-up Capital.
3. Attend and approve the deposit of shares in the form of objects other than money, both tangible and intangible objects.
4. Attend and approve mergers, consolidations, acquisitions and separations as well as submission of applications for the Company to be declared bankrupt and the Company's dissolution.
5. Shareholders may request the holding of a GMS.
6. Shareholders can propose agenda items at the GMS.
7. Each share entitles the shareholder to cast 1 (one) vote.

Perseroan telah menyelenggakan RUPS Tahunan secara tepat waktu. RUPS Tahunan 2021 dilaksanakan pada tanggal 30 Maret 2022. RUPS Tahunan telah diselenggarakan dengan baik sesuai dengan agenda yang telah ditetapkan.

The Company held the Annual GMS in a timely manner. The 2021 Annual GMS was held on March 30, 2022. The Annual GMS was well organized according to the predetermined agenda.

Dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi), bank **bjb** memberikan perlakuan yang sama terhadap seluruh Pemegang Saham, baik pemegang saham Mayoritas maupun Minoritas. Hal ini dimaksudkan agar tidak terdapat informasi pihak dalam (*inside information*) yang hanya diketahui oleh Pemegang Saham Mayoritas. Seluruh Pemegang Saham memiliki hak yang sama dalam memperoleh informasi terkait bank **bjb**.

In providing information needed by investors or Shareholders (information transparency), bank **bjb** provided equal treatment to all Shareholders, both Majority and Minority shareholders. This was intended that there was no inside information only known by the Majority Shareholders. All Shareholders had the same rights in obtaining information related to bank **bjb**.

Dalam hal pemenuhan kepentingan *stakeholders* lainnya, bank **bjb** berinteraksi dengan berbagai *stakeholder* dan berkomitmen untuk selalu meningkatkan nilai pemegang saham dan *stakeholder* lainnya. Kepada nasabah, bank **bjb** telah melakukan beberapa pengembangan guna terus meningkatkan kepuasan nasabah tidak hanya kemudahan akses produk dan jasa namun juga kepuasan nasabah terkait keselamatan data dan kerahasiaan nasabah. bank **bjb** berkomitmen untuk memberikan layanan terbaik yang didukung dengan keamanan informasi yang terstandarisasi dalam aspek *confidentiality, integrity* dan *availability* di dalam penggunaan layanan *digital banking*. bank **bjb** juga mementingkan pelayanan yang berfokus tidak hanya kepada *customer satisfaction* dan *customer loyalty* saja tetapi juga kepada *customer engagement* dengan melakukan pengukuran Survei *Customer Satisfaction* dan *Customer Engagement*.

In terms of fulfilling the interests of other stakeholders, bank **bjb** interacted with various stakeholders and committed to always increasing the value of shareholders and other stakeholders. To customers, bank **bjb** carried out several developments in order to continue to increase customer satisfaction, not only ease of access to products and services but also customer satisfaction regarding data safety and customer confidentiality. Bank **bjb** committed to providing the best service supported by standardized information security in the aspects of confidentiality, integrity and availability in the use of digital banking services. Bank **bjb** also emphasized services focusing not only on customer satisfaction and customer loyalty but also on customer engagement by measuring Customer Satisfaction and Customer Engagement Surveys.

Terkait dengan pelaksanaan pengadaan barang dan jasa, bank **bjb** selalu menargetkan agar pelaksanaan pengadaan barang dan/atau jasa di lingkungan bank **bjb** sesuai dengan prinsip-prinsip yang diatur dalam pedoman pengadaan barang/jasa yaitu efisien, efektif, terbuka dan bersaing, transparan, adil dan akuntabel. SOP Pengadaan Barang dan Jasa telah dijalankan berbasis konsep ramah lingkungan yang diterapkan ke dalam Dokumen Pemilihan berupa persyaratan-persyaratan tertentu yang mengarah pada pemanfaatan sumber daya alam secara arif dan mendukung pelestarian fungsi lingkungan hidup sesuai dengan karakteristik pekerjaan. Dalam praktiknya, proses pengadaan barang dan jasa yang ramah lingkungan dilakukan dengan memperhatikan efisiensi dan efektifitas pengadaan.

Regarding the implementation of goods and services procurement, bank **bjb** always targets that the implementation of goods and/or services procurement within bank **bjb** is in accordance with the principles set forth in the guidelines for goods/services procurement, includes efficient, effective, open and competitive, transparent, fair and accountable. The SOP for the Procurement of Goods and Services had been carried out based on an environmentally friendly concept applied to the Bidding Documents in the form of certain requirements that lead to the wise use of natural resources and support the preservation of environmental functions according to the characteristics of the work. In practice, the process of procuring goods and services that were environmentally friendly was carried out by taking into account the efficiency and effectiveness of procurement.

Sebagai salah satu komitmen bank **bjb** dalam penerapan keuangan berkelanjutan, bank **bjb** turut mendukung pelaksanaan pencapaian 17 SDGs di Indonesia yang ditetapkan melalui Peraturan Presiden No. 59 tahun 2017 yang mengatur tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan. Kegiatan operasional yang dilakukan oleh bank **bjb**, baik secara eksternal maupun internal, bertujuan untuk mendukung tercapainya tujuan pembangunan berkelanjutan. Dukungan bank **bjb** pada SDGs memberikan dampak baik, yaitu ketahanan perusahaan terhadap risiko keberlanjutan dan komitmen perusahaan terhadap isu-isu keberlanjutan yang berdampak pada ekosistem luas semakin meningkat.

As one of bank **bjb** commitments in implementing sustainable finance, bank **bjb** also supported the implementation of achieving 17 SDGs in Indonesia as stipulated through Presidential Regulation No. 59 of 2017 which regulated the Implementation of the Achievement of Sustainable Development Goals. Operational activities carried out by bank **bjb**, both externally and internally, aimed to support the achievement of sustainable development goals. Bank **bjb** support for SDGs had a good impact, namely the company's resilience to sustainability risks and the company's commitment to sustainability issues that impact the broad ecosystem is increasing.

Komitmen bank **bjb** untuk memberikan yang terbaik bagi pegawai salah satunya adalah dengan cara menerapkan hak asasi manusia dalam kegiatan usahanya. bank **bjb** meningkatkan kemitraan dan kebersamaan dengan asas kekeluargaan yang membangkitkan jiwa persatuan bagi semua pegawai untuk bersinergi menyumbangkan pikiran dan tenaganya secara optimal ke arah pencapaian tujuan Perseroan dalam suasana kerja yang harmonis. Dengan demikian, terwujud produktivitas kerja dalam lingkungan kerja yang aman dan sehat, kedisiplinan, sikap dan etos kerja yang menjamin kesejahteraan, kesehatan dan keselamatan kerja pegawai serta kepastian jalannya perseroan.

bank **bjb** commitment to provide the best for its employees was by implementing human rights in its business activities. bank **bjb** increased partnership and togetherness with the principle of kinship which awakened a spirit of unity for all employees to work together to contribute their thoughts and energy optimally towards achieving the Company's goals in a harmonious working atmosphere. Thus, work productivity was realized in a safe and healthy work environment, discipline, attitude and work ethic that guaranteed the welfare, health and work safety of employees and the certainty of the company's operations.

Selain itu, bank **bjb** yakin dengan berkomitmen untuk mematuhi peraturan perundang-undangan yang berlaku terkait ketenagakerjaan juga akan meningkatkan *engagement* pegawai. Perseroan memberikan perhatian dan komitmen yang tinggi dalam hal kesetaraan kesempatan kerja, pelatihan kerja untuk meningkatkan profesionalisme Pegawai serta sistem imbal jasa yang sepadan. Perseroan telah memiliki kebijakan yang diinternalisasikan antara lain pedoman *grading* dan *single salary*, pedoman fasilitas kepegawaian, pedoman *promotion guideline*, pedoman pengelolaan pendidikan, serta pedoman yang mengatur kesetaraan *gender* dan persamaan hak yang tertuang dalam *Code of Conduct* dan Perjanjian Kerja Bersama (PKB) yang selalu diperbaharui secara berkala menyesuaikan dengan ketentuan yang berlaku. Kebijakan terkait fasilitas kesehatan pegawai ditetapkan dalam Pedoman tentang Pengelolaan Penghasilan dan Fasilitas Kepegawaian.

In addition, bank **bjb** believed that by being committed to complying with applicable laws and regulations related to employment, it also increased employee engagement. The Company paid high attention and commitment in terms of equal employment opportunities, job training to increase employee professionalism and a commensurate reward system. The Company already had internalized policies including guidelines for grading and single salary, guidelines for staffing facilities, guidelines for promotion, guidelines for education management, as well as guidelines governing gender equality and equal rights contained in the Code of Conduct and Collective Labor Agreements (PKB) which always updated periodically according to the applicable regulations. Policies related to employee health facilities were stipulated in the Guidelines on Income Management and Personnel Facilities.

bank **bjb** telah memberikan rincian kontak melalui situs *web* Perseroan atau Laporan Tahunan yang mana para pemangku kepentingan dapat menggunakannya untuk meyampaikan keluhan, saran maupun kemungkinan adanya pelanggaran atas hak-hak mereka. Dalam meningkatkan implementasi penerapan GCG di bank **bjb**, manajemen Perseroan berkomitmen menjalankan perusahaan secara profesional dengan berlandaskan pada perilaku yang sesuai dengan kode etik. Oleh karena itu, apabila terdapat pelanggaran terhadap kode etik, manajemen telah menyiapkan media pelaporan yang dikelola secara transparan dan adil melalui sarana *Whistleblowing System*.

bank **bjb** provided contact details through the Company's website or Annual Report which stakeholders could use to submit complaints, suggestions or possible violations of their rights. In improving the implementation of GCG implementation at bank **bjb**, the Company's management committed to running the company in a professional manner based on behavior in accordance with the code of ethics. Therefore, if there was a violation of the code of ethics, management prepared reporting media managed in a transparent and fair manner through the Whistleblowing System.

bank **bjb** senantiasa menerapkan keterbukaan informasi yang dibutuhkan bagi para pemangku kepentingan. Terkait kepemilikan saham, bank **bjb** telah mengungkapkan informasi pemegang saham baik asing maupun nasional. bank **bjb** juga melaksanakan pengungkapan informasi melalui Laporan Tahunan. Laporan Tahunan bank **bjb** telah memuat visi, misi, tujuan dan sasaran Bank, kinerja keuangan dan non keuangan, kebijakan dividen, detail biografi dari semua Direksi dan Dewan Komisaris, rincian kehadiran masing-masing Direksi dan Dewan Komisaris dalam semua rapat Direksi dan Dewan Komisaris yang diadakan sepanjang tahun, jumlah remunerasi masing-masing anggota Direksi dan Dewan Komisaris, transaksi pihak terkait serta Kantor Akuntan Publik beserta biaya audit dan non auditnya.

bank **bjb** always implements information disclosure needed for stakeholders. Regarding share ownership, bank **bjb** disclosed information on both foreign and national shareholders. bank **bjb** also carried out information disclosure through the Annual Report. bank **bjb** annual report contained the vision, mission, goals and objectives of the Bank, financial and non-financial performance, dividend policy, detailed biographies of all Directors and Board of Commissioners, details of the attendance of each Board of Directors and Board of Commissioners in all meetings of the Board of Directors and Board of Commissioners held throughout the year, the amount of remuneration for each member of the Board of Directors and the Board of Commissioners, related parties transactions and the Public Accounting Firm along with their audit and non-audit fees.

Selain melalui laporan tahunan, bank **bjb** juga telah mengungkapkan informasi perusahaan melalui laporan keberlanjutan, laporan triwulanan, laporan keuangan yang dapat dilihat pada *website* bank **bjb**. Masyarakat dapat mengakses seluruh laporan keuangan dan non keuangan yang telah disampaikan bank **bjb** secara transparan melalui berbagai sarana yang tersedia tepat waktu, lengkap dan akurat.

Apart from going through the annual report, bank **bjb** also disclosed company information through sustainability reports, quarterly reports, financial reports which could be seen on the bank **bjb** website. The public could access all financial and non-financial reports submitted by bank **bjb** in a transparent manner through various means available in a timely, complete and accurate manner.

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Perseroan serta demi menjalankan program komunikasi pemasaran, sejak tahun 2013 bank **bjb** telah menggunakan beragam perangkat untuk menyampaikan informasi penting yang perlu diketahui para pemangku kepentingan. bank **bjb** telah menyediakan akses informasi bagi Pemegang Saham dan Pemangku Kepentingan untuk mendapatkan informasi lebih lanjut melalui Divisi Corporate Secretary dan Investor Relation Group.

In an effort to provide transparent information to the public regarding the development and implementation of the Company's business management and for the sake of carrying out a marketing communication program, since 2013 bank **bjb** had used various tools to convey important information that stakeholders needed to know. bank **bjb** provided access to information for Shareholders and stakeholders to obtain further information through the Corporate Secretary Division and Investor Relations Group.

Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id). Salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Perseroan juga secara rutin menerbitkan buletin yang memuat informasi bagi pegawai yang diterbitkan melalui aplikasi kepegawaian HCS (*Human Capital Solutions*) dan Majalah **bjb** Prioritas.

In addition, information regarding the development of bank **bjb** shares and capital can also be accessed through the Indonesian Stock Exchange website (www.idx.co.id). One form of disseminating bank **bjb** information to the public was by conducting a press release. The company also regularly published a bulletin containing information for employees published through the HCS (Human Capital Solutions) employment application and **bjb** Prioritas Magazine.

Terkait tanggung jawab Dewan Komisaris, Dewan Komisaris merupakan organ perusahaan yang bertugas dan bertanggung jawab secara kolektif kolegial untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Perseroan melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggungjawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Regarding the responsibilities of the Board of Commissioners, the Board of Commissioners became a company organ that had collegial collective duties and responsibilities for supervising and providing advice to the Board of Directors and ensuring that the Company implements GCG at all levels or levels of the organization. In carrying out its duties, the Board of Commissioners was responsible to the GMS. The accountability of the Board of Commissioners to the GMS became a manifestation of accountability oversight of the management of the company in the context of implementing GCG principles.

Sepanjang tahun 2022, Dewan Komisaris telah memberikan Rekomendasi serta melakukan tugas dan tanggung jawab Dewan Komisaris tersebut melalui forum antara lain Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris mengundang Direksi. Selama tahun 2022, Dewan Komisaris telah mengeluarkan sebanyak 12 (dua belas) surat persetujuan. Persetujuan tersebut antara lain, persetujuan atas rencana bisnis, persetujuan penyediaan dana fasilitas kredit kepada pihak terkait serta persetujuan lain yang menjadi wewenang Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan peraturan yang berlaku.

Throughout 2022 the Board of Commissioners provided Recommendations and carried out the duties and responsibilities of the Board of Commissioners through forums including Board of Commissioners Meetings and Joint Meetings of the Board of Commissioners inviting the Directors. During 2022, the Board of Commissioners issued 12 (twelve) approval letters. These approvals included approval of business plans, approval of providing loan facility funds to related parties and other approvals that were the authority of the Board of Commissioners as stipulated in the Articles of Association and applicable regulations.

Terkait komposisi Dewan Komisaris, saat ini Perseroan memiliki 60% Komisaris Independen dari jumlah Dewan Komisaris yang ada di Perseroan. Komposisi Komisaris Independen pada posisi tanggal 31 Desember 2022 berjumlah 3 (tiga) orang dari 5 (lima) orang Komposisi Dewan Komisaris.

Regarding the composition of the Board of Commissioners, currently the Company had 60% Independent Commissioners from the total number of Commissioners in the Company. The composition of the Independent Commissioners as of December 31, 2022 was 3 (three) people out of 5 (five) people of the Composition of the Board of Commissioners.

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain, Komite Audit, Komite Nominasi dan Remunerasi, Komite Pemantau Risiko, dan Komite Tata Kelola Terintegrasi yang masing-masing telah menjalankan tugasnya dengan baik.

Dalam rangka evaluasi penerapan GCG, Perseroan melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *self assessment* sesuai ketentuan OJK. Pelaksanaan *self assessment* tersebut dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember pada tahun berjalan. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (*strength*) dan Kelemahan pelaksanaan GCG di bank **bjb** yang ditinjau dari tiga aspek yaitu *Governance Structure, Governance Process,* dan *Governance Outcome*.

Hasil *self assessment* pada periode Januari-Juni 2022 dan periode Juli-Desember 2022 berada pada peringkat 2 (dua) yang mencerminkan Manajemen Perseroan telah melakukan penerapan Tata Kelola yang secara umum baik. Hasil dari *assessment* serta ditambah dengan masukan dari seluruh *stakeholders* digunakan sebagai pertimbangan di dalam melakukan peningkatan kualitas implementasi GCG.

Selain melalui *self assessment*, bank **bjb** juga melaksanakan *assessment* melalui penilaian program *Corporate Governance Perception Index* (CGPI) dengan hasil *Trusted Company*. Hasil penilaian CGPI 2021 dengan tema "Membangun Ketangguhan Perusahaan dalam Kerangka GCG" di PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk menunjukkan skor 85,60. Hasil pemeringkatan berdasarkan skor tersebut, bank **bjb** berada dalam kategori predikat "Sangat Terpercaya". Selama tahun 2022, bank **bjb** telah melakukan upaya-upaya perbaikan dengan menindaklanjuti beberapa kelemahan yang direkomendasikan berdasarkan hasil *assessment*.

Penilaian Komite di Bawah Direksi

Dalam melaksanaan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. Assets and Liability Committee (ALCO)
6. Komite Risiko Permodalan

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi melalui rapat Direksi secara berkala. Adapun kriteria yang digunakan dalam penilaian Direksi terhadap kinerja Komite di bawah Direksi yaitu berdasarkan pelaksanaan tugas masing-

In order to support the effectiveness of its duties and responsibilities, the Board of Commissioners was assisted by the Secretary to the Board of Commissioners and the Committees responsible to the Board of Commissioners, including the Audit Committee, the Nomination and Remuneration Committee, the Risk Monitoring Committee, and the Integrated Governance Committee, each of which had done its job well.

In order to evaluate the implementation of GCG, the Company carried out a GCG Assessment carried out periodically and consistently every year consisting of self-assessments in accordance with FSA regulations. The self-assessment was carried out periodically every semester, namely in June and December of the current year. This self-assessment was intended to map the strengths and weaknesses of GCG implementation at bank **bjb** in terms of three aspects, namely Governance Structure, Governance Process, and Governance Outcome.

The results of the self-assessment for the January-June 2022 period and the July-December 2022 period were ranked 2 (two) which reflected that the Company's Management had implemented good governance in general. The results of the assessment and supplemented by input from all stakeholders were used as a consideration in improving the quality of GCG implementation.

Apart from going through self-assessments, bank **bjb** also carried out assessments through the assessment of the Corporate Governance Perception Index (CGPI) program with Trusted Company results. The results of the 2021 CGPI assessment with the theme "Building Corporate Resilience within the GCG Framework" at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk showed a score of 85.60. The results of the ranking based on this score, bank **bjb** was in the "Highly Trusted" category.During 2022, bank **bjb** made improvement efforts by following up on some of the recommended weaknesses based on the assessment results.

Assessment of Committees Under The Directors

In carrying out its management duties, the Board of Directors was also assisted by 6 (six) Committees under the Board of Directors, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liabilities Committee (ALCO)
6. Capital Risk Committee

The procedure for evaluating the performance of Committees under the Board of Directors was carried out by the Board of Directors through regular meetings of the Board of Directors. The criteria used in the Board of Directors' assessment of the

masing Komite di bawah Direksi. Selama tahun 2022, Direksi menilai bahwa komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik.

performance of the Committees under the Board of Directors were based on the implementation of the duties of each Committee under the Board of Directors. During 2022, the Board of Directors considered that the committees under the Board of Directors had carried out their duties and responsibilities properly.

Perubahan Komposisi Anggota Direksi

Selama tahun 2022, tidak terjadi perubahan komposisi Direksi, sehingga komposisi Direksi pada tahun 2022 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi sebagai berikut:

Yuddy Renaldi : Direktur Utama
Nia Kania : Direktur Keuangan
Suartini : Direktur Konsumer & Ritel
Tedi Setiawan : Direktur Operasional
Rio Lanasier : Direktur Information Technology, Treasury dan International Banking
Nancy Adistyasari : Direktur Komersial dan Usaha Mikro Kecil dan Menengah
Cecep Trisna : Direktur Kepatuhan

Changes in The Composition of Members of The Board of Directors

During 2022, there was no change in the composition of the Board of Directors, so that the composition of the Board of Directors in 2022 was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors as follows:

Yuddy Renaldi : President Director
Nia Kania : Director of Finance
Suartini : Director of Consumer & Retail
Tedi Setiawan : Director of Operations
Rio Lanasier : Director of Information Technology, Treasury and International Banking
Nancy Adistyasari : Director of Commercial and Micro, Small and Medium Enterprises
Cecep Trisna : Director of Compliance

Penutup

Direksi memberikan penghargaan yang setinggi-tingginya atas kepercayaan, komitmen dan kerja sama dari seluruh pemangku kepentingan, khususnya kepada jajaran tim manajemen dan seluruh pegawai yang telah bekerja keras menghadapi perekonomian yang penuh tantangan. Direksi mengucapkan terima kasih atas kerja keras dari tim manajemen dan seluruh pegawai sehingga bank **bjb** mampu memperoleh kinerja yang baik di tahun 2022.

Direksi memberikan penghargaan yang setinggi-tingginya atas arahan yang diberikan oleh Dewan Komisaris yang sangat memberikan kontribusi dalam pencapaian kinerja bank **bjb**. Direksi juga mengucapkan penghargaan yang setinggi-tingginya kepada pemegang saham, nasabah dan mitra kerja bank **bjb** atas dukungan yang diberikan selama ini, bank **bjb** mampu bertahan dan bahkan senantiasa menunjukkan pencapaian kinerja yang baik.

Closing

The Board of Directors addressed the highest appreciation for the trust, commitment and cooperation of all stakeholders, especially the management team and all employees who worked hard to face a challenging economy. The Board of Directors would like to thank the management team and all employees for the hard work so that bank **bjb** was able to achieve good performance in 2022.

The Board of Directors gave the highest appreciation for the direction given by the Board of Commissioners which greatly contributed to achieving bank **bjb** performance. The Board of Directors also expressed the highest appreciation to shareholders, customers and bank **bjb** partners. For the support provided so far, bank **bjb** was able to survive and had even consistently shown good performance.

Ke depannya, sesuai dengan visi dan misi, bank **bjb** akan terus memberikan kontribusi yang terbaik untuk mendorong pertumbuhan perekonomian dan pembangunan untuk mewujudkan masyarakat yang sejahtera. Selain itu, bank **bjb** juga tetap berupaya untuk meningkatkan eksistensinya dengan berusaha menjadi salah satu perbankan nasional yang mampu memberikan layanan keuangan secara meyeluruh sehingga dapat memberikan nilai tambah bagi seluruh *stakeholder*.

Going forward, in accordance with the vision and mission, bank **bjb** will continue to provide the best contribution to encourage economic growth and development to create a prosperous society. In addition, bank **bjb** also continues to strive to increase its existence by trying to become one of the national banks to provide comprehensive financial services so that it can provide added value to all stakeholders.

Bandung, 13 Maret 2023
Bandung, March 13, 2023
Atas Nama Direksi
On behalf of the Directors



Yuddy Renaldi
Direktur Utama / President Director

Dari Kiri Ke Kanan / From Left To Right

Tedi Setiawan: Direktur Operasional / Director of Operations, **Suartini**: Direktur Konsumer & Ritel / Director of Consumer & Retail, **Nancy Adistyasari**: Direktur Komersial dan Usaha Mikro Kecil dan Menengah / Director of Commercial and Micro, Small and Medium Enterprises, **Yuddy Renaldi**: Direktur Utama / President Director, **Nia Kania**: Direktur Keuangan / Director of Finance, **Rio Lanasier**: Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking, **Cecep Trisna**: Direktur Kepatuhan / Director of Compliance



DIREKSI
Board of Directors





LAPORAN DEWAN KOMISARIS

Board of Commissioners' Report

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kehadirat Allah SWT, Tuhan Yang Maha Esa karena atas berkat rahmat dan karunia-Nya, pada tahun 2022 ini bank **bjb** dapat mencatatkan kinerja yang baik di tengah kondisi perekonomian yang masih mengalami ketidakpastian.

Dear Shareholders and Stakeholders,

Praise to the presence of Allah SWT, God Almighty because of the blessings and gifts, in 2022 bank **bjb** could record good performance amidst economic conditions with full of uncertainty.

Farid Rahman
Komisaris Utama Independen
Independent President Commissioner

Berikut kami sampaikan laporan pengawasan dan pemberian nasihat Dewan Komisaris terhadap jalannya kepengurusan Perseroan untuk tahun buku 2022 yang terdiri dari penilaian atas kinerja Direksi selama tahun 2022, pandangan atas prospek usaha yang di susun oleh Direksi, penerapan tata kelola perusahaan yang baik, penilaian atas Komite di bawah Dewan Komisaris dan perubahan komposisi Dewan Komisaris.

Penilaian Kinerja Direksi

Pengawasan dan pemberian nasihat kepada Direksi merupakan tanggung jawab Dewan Komisaris dalam rangka memastikan kinerja Direksi sesuai dengan yang ditargetkan. Sebelum menyampaikan pandangan Dewan Komisaris atas pencapaian kinerja Direksi, Dewan Komisaris akan menyampaikan frekuensi dan cara pemberian nasihat kepada Direksi serta pengawasan Dewan Komisaris terhadap perumusan dan implementasi strategi.

Pemberian nasihat dari Dewan Komisaris kepada Direksi dilakukan melalui Rapat Gabungan Dewan Komisaris mengundang Direksi maupun Rapat Gabungan Direksi mengundang Dewan Komisaris. Selama tahun 2022, Rapat Gabungan Dewan Komisaris mengundang Direksi telah dilaksanakan sebanyak 35 (tiga puluh lima) kali dan Rapat Gabungan Direksi mengundang Dewan Komisaris sebanyak 1 (satu) kali.

Dewan Komisaris senantiasa melakukan pengawasan terhadap perumusan dan implementasi strategi Perseroan. Pengawasan terhadap perumusan strategi Perseroan dilaksanakan dengan melakukan pengawasan terhadap penyusunan Rencana Strategis Bank dan Rencana Bisnis Bank. Sedangkan pengawasan terhadap implementasi strategi dilakukan melalui pengawasan dan pemberian nasihat kepada Direksi dalam menjalankan kegiatan bisnis Perseroan. Pengawasan dan pemberian nasihat diwujudkan antara lain melalui evaluasi pencapaian kinerja bulanan, pelaksanaan ketentuan Anggaran Dasar dan Keputusan RUPS.

In the following, we submit a report on the supervision and provision of advice to the Board of Commissioners regarding the management of the Company for the 2022 financial year, which consists of an assessment of the performance of the Board of Directors in 2022, views on business prospects prepared by the Board of Directors, implementation of good corporate governance, assessment of the Committees in under the Board of Commissioners and changes in the composition of the Board of Commissioners.

Board of Directors' Performance Assessment

Supervision and providing advice to the Board of Directors becomes the responsibility of the Board of Commissioners in order to ensure that the performance of the Board of Directors is in accordance with the target. Prior to conveying the views of the Board of Commissioners on the performance achievements of the Directors, the Board of Commissioners conveyed the frequency and method of providing advice to the Directors as well as the supervision of the Board of Commissioners regarding the formulation and implementation of strategies.

Providing advice from the Board of Commissioners to the Directors was carried out through Joint Meetings of the Board of Commissioners inviting the Directors and Joint Meetings of the Directors inviting the Board of Commissioners. During 2022, Joint Meetings of the Board of Commissioners inviting the Directors were held 35 (thirty five) times and Joint Meetings of the Directors invited the Board of Commissioners 1 (one) time.

The Board of Commissioners supervised the formulation and implementation of the Company's strategy. Supervision of the formulation of the Company's strategy was carried out by supervising the preparation of the Bank's Strategic Plan and the Bank's Business Plan. Meanwhile, supervision of strategy implementation was carried out through supervision and providing advice to the Board of Directors in carrying out the Company's business activities. Supervision and provision of advice was realized through evaluation of monthly performance achievements, implementation of the provisions of the Articles of Association and GMS Decisions.

Dewan Komisaris memberikan penghargaan yang setinggi-tingginya kepada kinerja Direksi yang telah mampu menghadapi tantangan perekonomian dan mampu memberikan kinerja yang baik. Dasar penilaian Dewan Komisaris atas kinerja Direksi adalah terkait kinerja operasional dan keuangan serta tingkat kesehatan bank yang dapat disampaikan sebagai berikut.

The Board of Commissioners address the highest appreciation to the performance of the Directors who were able to face economic challenges and to provide good performance. The basis for the Board of Commissioners' assessment of the performance of the Board of Directors was related to operational and financial performance as well as the soundness level of the bank which could be conveyed as follows.

Pada tahun 2022, perekonomian global masih mengalami tekanan yang didorong oleh peningkatan tensi geopolitik, kenaikan inflasi global yang memicu agresifnya kebijakan moneter, serta potensi stagflasi yaitu risiko lambatnya pertumbuhan ekonomi yang dibarengi dengan laju inflasi yang tinggi. Di Eropa, European Central Bank (ECB) juga masih melanjutkan pengetatan kebijakan moneter dengan menaikkan suku bunga acuan sebesar 75 bps ke level 0,75% pada September 2022. Bank of England (BoE) juga menaikkan suku bunga acuannya sebesar 50 bps ke level 2,25% pada Rapat Dewan Gubernur 22 September 2022. BoE juga mengumumkan akan memulai penjualan aktif surat berharga (*quantitative tightening*) sebesar GBP 80 miliar secara bertahap dalam 12 bulan ke depan. Selain itu, BoE juga memperkirakan inflasi Inggris akan mencapai puncaknya pada Oktober 2022 di kisaran 11%. Seiring dengan tingginya berbagai ketidakpastian global ke depan, IMF merevisi ke bawah proyeksi pertumbuhan ekonomi global tahun 2023 menjadi 2,7% pada *World Economic Outlook* (WEO) Oktober 2022.

In 2022, the global economy still experienced pressure driven by increasing geopolitical tensions, rising global inflation which triggered aggressive monetary policy, as well as the potential for stagflation, namely the risk of slow economic growth accompanied by high inflation rates. In Europe, the European Central Bank (ECB) also continued to tighten monetary policy by raising its benchmark interest rate by 75 bps to a level of 0.75% in September 2022. The Bank of England (BoE) also raised its benchmark interest rate by 50 bps to level 2 .25% at the Board of Governors' Meeting on 22 September 2022. The BoE also announced that it would begin active sales of securities (quantitative tightening) of GBP 80 billion in stages over the next 12 months. In addition, the BoE also predicted that UK inflation would peak in October 2022 around 11%. In line with the heightened global uncertainties going forward, the IMF revised down its global economic growth projection for 2023 to 2.7% in the October 2022 World Economic Outlook (WEO).

Pertumbuhan ekonomi nasional masih relatif kuat, di tengah ketidakpastian risiko global tersebut. Laju pertumbuhan ekonomi Indonesia diperkirakan akan terus membaik. Sejumlah institusi internasional, termasuk Bank Dunia, IMF, dan Bloomberg, memperkirakan bahwa Indonesia merupakan salah satu perekonomian dengan resiliensi yang relatif baik dibandingkan dengan negara berkembang lainnya. Selain itu, potensi pertumbuhan yang lebih baik di tengah transformasi ekonomi juga akan dapat menopang pertumbuhan ekonomi nasional. Meskipun tidak setinggi perkiraan sebelumnya, dengan masih besarnya potensi dorongan tersebut, pertumbuhan ekonomi nasional di tahun 2023 diperkirakan pada 5,3%.

National economic growth was still relatively strong, amidst the uncertainty of global risks. Indonesia's economic growth rate was expected to continue to improve. A number of international institutions, including the World Bank, IMF and Bloomberg, estimated that Indonesia had an economy with relatively good resilience compared to other developing countries. In addition, the potential for better growth amid economic transformation would also be able to sustain national economic growth. Even though it was not as high as previous estimates, with the large potential for this boost, national economic growth in 2023 was estimated at 5.3%.

Dari sisi perbankan, fungsi intermediasi dari sektor keuangan juga melanjutkan perbaikan secara bertahap. Pertumbuhan kredit hingga Desember 2022 tumbuh sebesar 11,35% (yoy) meningkat dibandingkan tahun sebelumnya yang hanya tumbuh sebesar 5,24% (yoy). Pemulihan intermediasi juga terjadi pada perbankan syariah, dengan pertumbuhan pembiayaan pada Desember 2022 sebesar 20,1% (yoy), lebih tinggi dibandingkan dengan capaian tahun sebelumnya sebesar 6,6% (yoy). Pertumbuhan kredit juga terus berlanjut pada segmen UMKM, khususnya penyaluran Kredit Usaha Rakyat (KUR) yang tumbuh tinggi sebesar 29,66% (yoy). Dari sisi permodalan, kondisi permodalan Bank yang meningkat dan cukup solid menunjukkan kemampuan Bank yang memadai dalam menyerap risiko dengan rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) perbankan pada Desember 2022 tetap

From the banking side, the intermediary function of the financial sector also continued to improve gradually. Loan growth until December 2022 grew by 11.35% (yoy), an increase compared to the previous year which only grew by 5.24% (yoy). Intermediation recovery also occurred in sharia banking, with financing growth in December 2022 of 20.1% (yoy), higher than the previous year's achievement of 6.6% (yoy). Loan growth also continued in the MSME segment, particularly the disbursement of People's Business Loan (KUR), which grew high by 29.66% (yoy). In terms of capital, the condition of the Bank's capital which increased and was quite solid indicated the Bank's adequate ability to absorb risk with the banking Capital Adequacy Ratio (CAR) in December 2022 remaining high at 25.09%. Furthermore, credit risk was recorded to have decreased with the non-performing loans (NPL) ratio of

tinggi yaitu 25,09%. Lebih lanjut, risiko kredit tercatat menurun dengan rasio kredit bermasalah (*Non Performing Loan*/NPL) yakni 2,44% (bruto) 0,71% (neto) pada Desember 2022. Likuiditas perbankan pada Desember 2022 tetap terjaga didukung oleh pertumbuhan Dana Pihak Ketiga (DPK) sebesar 9,01% (yoy).

2.44% (gross) to 0.71% (net) in December 2022. Banking liquidity in December 2022 was maintained supported by growth in Third Parties Funds (TPF) of 9.01% (yoy).

Di tengah kondisi perekonomian tersebut, Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2022. Pada tahun 2022, *outstanding* kredit konsumer tumbuh sebesar 4,06% (yoy) dengan *volume* sebesar Rp47,14 triliun. Total DPK tahun 2022 mencapai Rp38,49 triliun, meningkat 4,72% atau Rp1,74 triliun dibandingkan dengan tahun 2021 yang mencapai Rp36,75 triliun.

In the midst of these economic conditions, the Board of Directors was able to face the challenges and opportunities that occurred by recording good performance in 2022. In 2022, outstanding consumer loans grew by 4.06% (yoy) with a volume of IDR47.14 trillion. Total TPF in 2022 reached IDR38.49 trillion, an increase of 4.72% or IDR1.74 trillion compared to 2021 which reached IDR36.75 trillion.

Pada tahun 2022, peningkatan kinerja operasional juga terlihat dari pencapaian jasa layanan bank **bjb**. Premi *bancasssurance* tahun 2022 mencapai Rp27,87 miliar, meningkat sebesar 34,61% dibandingkan tahun 2021 mencapai Rp20,70 miliar. DPK **bjb** Prioritas tahun 2022 sebesar Rp13,47 triliun, meningkat 12,96% dibandingkan dengan tahun 2021 yang sebesar Rp11,92 triliun. Realisasi kinerja *International and Transaction Banking* secara keseluruhan pada tahun 2022 adalah Rp113,51 miliar yang terdiri dari *fee based income* sebesar Rp22,3 miliar dan *interest income* sebesar Rp91,2 miliar. Di sisi lain *volume* transaksi yang dikelola juga mengalami peningkatan sebesar 47,91% dari Rp3,73 triliun di tahun 2021 menjadi Rp5,51 triliun di tahun 2022. Kinerja transaksi *financial institution* mengalami peningkatan sangat signifikan sebesar 94,98% secara Yoy dari tahun 2021. *Outstanding money market* tahun 2022 mencapai Rp11,87 triliun, meningkat 14,92% dibandingkan dengan tahun 2021 sebesar Rp10,33 triliun. Dana Pensiun Lembaga Keuangan bank **bjb** juga mengalami peningkatan. Dana kelolaan DPLK bank **bjb** tahun 2022 mencapai Rp1,15 triliun, meningkat Rp626,83 miliar atau 120,06% dibandingkan tahun 2018 yang mencapai Rp783,01 miliar.

In 2022, an increase in operational performance could also be seen from the achievement of bank **bjb** services. Bancasssurance premiums in 2022 reached IDR27.87 billion, an increase of 34.61% compared to 2021 reaching IDR20.70 billion. TPF of **bjb** Prioritas in 2022 reached IDR13.47 trillion, an increase of 12.96% compared to 2021 which amounted to IDR11.92 trillion. Realization of International and Transaction Banking performance as a whole in 2022 was IDR113.51 billion consisting of fee-based income of IDR22.3 billion and interest income of IDR91.2 billion. On the other hand, the volume of transactions managed also increased by 47.91% from IDR3.73 trillion in 2021 to IDR5.51 trillion in 2022. The performance of financial institution transactions experienced a very significant increase of 94.98% YoY from 2021 The outstanding money market in 2022 reached IDR11.87 trillion, an increase of 14.92% compared to 2021 which reached IDR10.33 trillion. bank **bjb** Financial Institution Pension Fund also experienced an increase. Bank **bjb** Financial Institution Pension Fund managed funds in 2022 reached IDR1.15 trillion, an increase of IDR626.83 billion or 120.06% compared to 2018 which reached IDR783.01 billion.

Pencapaian yang baik juga terlihat dari sisi keuangan. Pendapatan bunga dan syariah meningkat sebesar 3,19% dari sebesar Rp13,21 triliun di tahun 2021 menjadi sebesar Rp13,64 triliun di tahun 2022. Laba tahun berjalan meningkat sebesar 11,23% dari sebesar Rp2,02 triliun di tahun 2021 menjadi sebesar Rp2,25 triliun di tahun 2022.

This good achievement was also seen from a financial perspective. Interest and sharia income increased by 3.19% from IDR13.21 trillion in 2021 to IDR13.64 trillion in 2022. Profit for the year increased by 11.23% from IDR2.02 trillion in 2021 to IDR2.25 trillion in 2022.

Selain kinerja operasional dan keuangan, tingkat kesehatan bank juga menjadi salah satu pertimbangan Dewan Komisaris dalam melakukan penilaian atas kinerja Direksi. Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2022 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

In addition to operational and financial performance, the soundness level of the bank was also one of the considerations for the Board of Commissioners in evaluating the performance of the Board of Directors. Bank **bjb** Composite Rating for December 31, 2022 was at CR-2 (General Sound). The condition of bank **bjb** was General Sound, so it was considered capable of facing significant negative influences from changes in business conditions and other external factors. This was reflected in the ranking of assessment factors including risk profile, implementation of good governance, profitability and capital which were generally good. In the event that there were weaknesses, in general these weaknesses were less significant.

Selain itu, pada tahun 2022 bank bjb melaksanakan aksi korporasi penambahan modal melalui skema *right issue* I atau Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD). bank **bjb** menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250 per saham, dengan harga pelaksanaan sebesar Rp1.355 per lembar saham. Pada bulan Maret 2022 dana berhasil terserap sebesar Rp924.999.591.375 dengan jumlah lembar saham Seri B baru yang diterbitkan sebanyak 682.656.525 lembar saham. bank **bjb** juga melakukan penyertaan Modal ke Bank Bengkulu Tahap I sebesar Rp99,9 miliar dengan kepemilikan 7,15%. Kinerja yang positif lainnya selama tahun 2022 yaitu Peningkatan Rating Pefindo dan Fitch, rating Pefindo 1 Notch menjadi idAA, rating Fitch 1 Notch menjadi AA-.

In addition, in 2022 bank bjb carried out a corporate action to increase capital through the rights issue I scheme or Additional Capital with Pre-emptive Rights (PMHMETD). bank **bjb** issued a maximum of 925,000,000 new series B shares with a nominal value of IDR250 per share, with an exercise price of IDR1,355 per share. In March 2022, IDR924,999,591,375 was successfully absorbed, with 682,656,525 new Series B shares issued. bank **bjb** also made equity participation in Bank Bengkulu Phase I of IDR99.9 billion with 7.15% ownership. Another positive performance during 2022 was the increase in Pefindo and Fitch's ratings, Pefindo's rating of 1 Notch to idAA, Fitch's rating of 1 Notch to AA-.

Pandangan atas Prospek Usaha yang Disusun Direksi

Perekonomian global masih dihadapkan pada ancaman resesi yang mengintai pertumbuhan ekonomi sejumlah negara di dunia. Bahkan Bank Dunia dalam Laporan Juni 2022 memangkas perkiraan pertumbuhan ekonomi global, dan memperingatkan banyak negara jika ekonominya akan terkoreksi. Dilansir dari Laporan Bank Dunia bertajuk *Global Economic Prospect* pada Juni 2022, ekonomi global diperkirakan akan berada di sekitar level 3% pada tahun 2023 hingga 2024 mendatang.

Dari sisi domestik, Bank Indonesia memprakirakan pertumbuhan ekonomi nasional berada di kisaran 4,7%-5,5% pada tahun 2023. Memasuki tahun 2023, Indonesia dihadapkan pada pekerjaan rumah yang harus segera disesuaikan yaitu transisi dari masa pandemi menjadi endemi dan kemampuan mengambil peluang dari tantangan konflik Rusia-Ukraina yang berdampak pada rantai pasokan komoditas. Peluang ekspor komoditas yang mengalami pelarangan oleh negara-negara barat terhadap Rusia dapat menciptakan peluang kenaikan ekspor komoditas seperti gas dan batu bara. Kenaikan tersebut mulai terlihat pada kuartal II tahun 2022 dengan ekspor mampu tumbuh 19,74% (yoy), faktor ini harus mampu dijaga secara *sustain* selama tahun 2023.

Dari sisi perbankan, tidak seragamnya laju pemulihan ekonomi global dan rencana normalisasi kebijakan The Fed memicu isu *tapering* yang menyebabkan potensi kenaikan suku bunga acuan di masa mendatang. Akselerasi pemulihan ekonomi global diikuti juga dengan melonjaknya inflasi di beberapa negara maju serta diperparah dengan ancaman resesi di beberapa negara, telah mendorong bank sentral di beberapa negara mengeluarkan kebijakan yang berpotensi membuat kesalahan dengan penerapan pengetatan moneter terlalu agresif untuk mengendalikan gejolak inflasi. Namun berbeda dengan Indonesia, berbagai bauran kebijakan makro prudensial antara Bank Indonesia dan Pemerintah dalam menahan laju inflasi sampai dengan kuartal II tahun 2022 ini cukup berhasil. Perekonomian nasional yang berangsur-angsur pulih dan *sustain* tersebut memberikan optimisme ekspektasi bagi pelaku ekonomi yang berimbas kepada tren pertumbuhan ekonomi dan tren pertumbuhan kinerja perbankan. Intermediasi

Views on The Business Prospects Prepared by The Directors

The global economy still faced the threat of recession which hampered the economic growth of a number of countries in the world. Even the World Bank in its June 2022 Report cut its forecast for global economic growth, and warned many countries that their economy would correct itself. Reporting from the World Bank report entitled Global Economic Prospect in June 2022, the global economy was expected to be around the level of 3% in 2023 to 2024.

From the domestic side, Bank Indonesia predicted that national economic growth would be in the range of 4.7%-5.5% in 2023. Entering 2023, Indonesia is faced with challenges that must be adjusted immediately, namely the transition from a pandemic to endemic and the ability to take opportunities of the challenges of the Russia-Ukraine conflict which had an impact on the commodity supply chain. Opportunities for commodity exports banned by western countries against Russia could create opportunities for increased exports of commodities such as gas and coal. This increase began to be seen in the second quarter of 2022 with exports to grow 19.74% (yoy), this factor must be able to be maintained sustainably throughout 2023.

From the banking side, the uneven pace of global economic recovery and the Fed's policy normalization plans had sparked the issue of tapering, which raised the potential for future benchmark interest rates to rise. Accelerated global economic recovery followed by soaring inflation in several developed countries and exacerbated by the threat of recession in several countries prompted central banks in several countries to issue policies that had the potential to make mistakes by implementing too aggressive monetary tightening to control inflationary shocks. However, in contrast to Indonesia, the various macro-prudential policy mixes between Bank Indonesia and the Government in curbing the inflation rate up to the second quarter of 2022 had been quite successful. The national economy, which gradually recovered and was sustainable, provided optimism for expectations for economic actors which impacted on trends in economic growth and growth trends in banking performance. Banking intermediation in 2023

perbankan di tahun 2023 akan semakin membaik, Otoritas Jasa Keuangan memproyeksikan pertumbuhan kredit sebesar 8,50% dan pertumbuhan dana pihak ketiga sebesar 7,50%.

Setelah mempertimbangkan kondisi perekonomian, Dewan Komisaris berpendapat bahwa prospek usaha yang telah disusun oleh Direksi sudah tepat. Dewan Komisaris berkeyakinan bahwa Perseroan akan dapat memanfaatkan peluang yang ada di antaranya adalah sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya dari sisi aset, baik DPK maupun kredit. Peluang lainnya yaitu, semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh Bank Indonesia dan Otoritas Jasa Keuangan dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat kelas menengah ke bawah untuk memanfaatkan produk dan jasa keuangan formal. Kegiatan pelaku ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta juga merupakan peluang potensi pengembangan perkreditan dan pendanaan. Berbagai proyek pembangunan infrastruktur, termasuk Proyek Strategis Nasional berada di wilayah kerja Jawa Barat dan Banten, sehingga bank **bjb** memiliki kesempatan untuk memaksimalkan penyaluran kredit dan mampu mendorong pertumbuhan ekonomi daerah secara optimal. Dukungan dari Pemerintah Daerah merupakan peluang bagi Perseroan yang secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah. Selain itu, potensi yang masih besar dalam pengembangan produk digital juga menjadi peluang Perseroan untuk menyasar segmen ritel dan membangun ekosistem bisnis bank **bjb**. Hal-hal tersebut didukung oleh efektifnya strategi usaha yang telah ditetapkan oleh Direksi.

Pandangan atas Penerapan Tata Kelola Bank

Melalui penerapan *good corporate governance* (GCG) dengan mengacu kepada pedoman dan standar Tata Kelola bank yang berlaku, baik secara nasional dan internasional bank **bjb** memiliki cita-cita untuk menjadi Bank terdepan kebanggaan Indonesia dan pilihan utama masyarakat serta mencapai tujuan jangka panjang yang telah ditetapkan serta senantiasa memberikan kontribusi positif bagi seluruh masyarakat dan Pemangku Kepentingan. bank **bjb** berkomitmen untuk menerapkan prinsip-prinsip GCG dan mengacu kepada beberapa ketentuan yang berlaku serta pedoman-pedoman implementasi GCG yang sesuai dengan *best practice*/standar internasional. bank **bjb** senantiasa menerapkan standar praktik GCG yang tinggi dengan mengacu pada ketentuan OJK dan standar internasional. Dewan Komisaris menyadari pentingnya penerapan GCG di Perseroan, sehingga setiap kegiatan bisnis Perseroan tidak bertentangan dengan peraturan yang menimbulkan pelanggaran hukum.

will get better, the Financial Services Authority projected loan growth of 8.50% and growth of third parties funds of 7.50%.

After considering the economic conditions, the Board of Commissioners was of the opinion that the business prospects prepared by the Directors were appropriate. The Board of Commissioners believed that the Company will be able to take advantage of the opportunities that exist, including most of the bank **bjb** Branch Offices which still became market nichers in their operational areas so that they still had considerable opportunities to increase their market share in terms of assets, both TPF and loans. Another opportunity was the increase of public financial literacy through a program launched by Bank Indonesia and the Financial Services Authority in the framework of implementing inclusive financial policies as a form of financial service deepening aimed at the public at the bottom of the pyramid to take advantage of products and formal financial services. The relatively high activity of economic actors in the provinces of West Java, Banten and Jakarta Special Province also became a potential opportunity for developing loans and funding. Various infrastructure development projects, including the National Strategic Project were in the working areas of West Java and Banten, so that bank **bjb** had the opportunity to maximize lending and to optimally promote regional economic growth. Support from the Regional Government was an opportunity for the Company to consistently and continuously develop bank **bjb** as a driver of the economy in the region. In addition, the still large potential in developing digital products was also an opportunity for the Company to target the retail segment and build a bank **bjb** business ecosystem. These matters were supported by the effective business strategy set by the Board of Directors.

Views on The Implementation of Bank Governance

Through the implementation of good corporate governance (GCG) with reference to the applicable bank governance guidelines and standards, both nationally and internationally bank **bjb** had aspirations to become the leading bank as the pride of Indonesia and the people's first choice and to achieve long-term goals that had been set and made a positive contribution to the whole community and Stakeholders. bank **bjb** committed to implementing GCG principles and referring to several applicable regulations and GCG implementation guidelines in accordance with international best practice/standards. bank **bjb** implemented high GCG practice standards with reference to FSA regulations and international standards. The Board of Commissioners realized the importance of implementing GCG in the Company, so that every business activity of the Company did not conflict with regulations resulting in violations of the law.

Dewan Komisaris berpendapat bahwa Direksi telah menerapkan GCG dengan efektif dan konsisten di 2022. Salah satu isu kunci terkait dengan penerapan GCG adalah penerapan manajemen risiko, penerapan *whistleblowing system* (WBS) serta sistem pengendalian internal. Dewan Komisaris memberikan arahan sejak pengembangan sistem sampai dengan penerapan dan evaluasi pelaksanaannya.

The Board of Commissioners believed that the Board of Directors had implemented GCG effectively and consistently in 2022. One of the key issues related to GCG implementation was the implementation of risk management, the implementation of the whistleblowing system (WBS) and the internal control system. The Board of Commissioners provided direction from the development of the system to the implementation and evaluation of its implementation.

Manajemen Risiko

Perseroan melaksanakan penerapan sistem manajemen risiko berdasarkan 4 (empat) pilar yaitu, Pengawasan aktif Direksi dan Dewan Komisaris, Kecukupan kebijakan, prosedur dan penetapan limit sebagai pedoman penerapan manajemen risiko, Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta, sistem informasi manajemen serta Sistem pengendalian internal yang menyeluruh. Terkait pengawasan aktif Direksi dan Dewan Komisaris, Direksi secara aktif terlibat dalam *Risk Management Commite (RMC)*, Komite Manajemen Risiko Terintegrasi (KMRT) serta pembentukan Komite dalam struktur Dewan Komisaris seperti Komite Pemantau Risiko (KPR), Komite Audit dan Komite Tata Kelola (KTT).

Risk Management

The Company carried out the implementation of a risk management system based on 4 (four) pillars, namely, Active supervision of the Board of Directors and Board of Commissioners, Adequacy of policies, procedures and setting limits as a guideline for the implementation of risk management, Adequacy of risk identification, measurement, monitoring and control processes as well as management information systems and internal control comprehensive systems. Regarding the active supervision of the Board of Directors and the Board of Commissioners, the Board of Directors was actively involved in the Risk Management Committee (RMC), Integrated Risk Management Committee (KMRT) and the establishment of Committees within the Board of Commissioners structure such as the Risk Monitoring Committee (KPR), Audit Committee and Governance Committee (KTT).

Kecukupan kebijakan, prosedur dan penetapan limit sebagai pedoman penerapan manajemen risiko terlihat dengan dimilikinya kebijakan dan prosedur telah didasarkan pada strategi Manajemen Risiko yang dilengkapi dengan toleransi Risiko dan limit Risiko. Penetapan toleransi Risiko dan limit Risiko dilakukan dengan memperhatikan tingkat Risiko yang akan diambil dan strategi Bank secara keseluruhan. Penerapan Manajemen Risiko yang efektif telah didukung dengan kerangka yang mencakup kebijakan dan prosedur Manajemen Risiko serta limit Risiko yang ditetapkan secara jelas sejalan dengan visi, misi, dan strategi bisnis Bank. Penyusunan kebijakan dan prosedur Manajemen Risiko tersebut dilakukan dengan memperhatikan antara lain: jenis, kompleksitas kegiatan usaha, profil Risiko, *risk appetite dan risk tolerance*, keterkaitan antar Risiko, serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat. Selain itu, penerapan kebijakan dan prosedur Manajemen Risiko yang dimiliki Bank harus didukung oleh kecukupan permodalan dan kualitas SDM.

The adequacy of policies, procedures and setting limits as a guideline for the implementation of risk management could be seen by having policies and procedures based on a Risk Management strategy complemented by Risk tolerance and Risk limits. Determination of Risk tolerance and Risk limits was carried out by considering the level of Risk to be taken and the overall strategy of the Bank. Effective implementation of Risk Management was supported by a framework that included Risk Management policies and procedures as well as Risk limits that were clearly defined in line with the Bank's vision, mission and business strategy. The preparation of Risk Management policies and procedures was carried out by considering the type, complexity of business activities, Risk profile, risk appetite and risk tolerance, interrelationships between Risks, as well as regulations stipulated by the authorities and/or sound banking practices. In addition, the implementation of Risk Management policies and procedures owned by the Bank had to be supported by adequate capital and quality human resources.

Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen diwujudkan dengan identifikasi risiko yang bersifat proaktif, mencakup seluruh produk dan aktivitas bisnis Bank dan dilakukan dalam rangka menganalis sumber dan kemungkinan timbulnya Risiko serta dampaknya terhadap kelangsungan bisnis Perseroan. Selanjutnya perlu dilakukan pengukuran Risiko yang telah diidentifikasi sesuai dengan karakteristik dan kompleksitas kegiatan usaha Perseroan. Atas hasil pengukuran tersebut perlu dilakukan pemantauan

The adequacy of risk identification, measurement, monitoring and control processes as well as management information systems was realized by proactive risk identification, covering all products and business activities of the Bank and was carried out in order to analyze the sources and possibilities of risks arising and their impact on the continuity of the Company's business. Furthermore, it was necessary to measure the identified risks in accordance with the characteristics and complexity of the Company's business activities. The results of these measurements needed

yang dilakukan oleh *Risk Taking Unit* (RTU) yang berkoordinasi dengan Satuan Kerja Manajemen Risiko (SKMR) selaku pihak yang independen. Selain itu, guna mendukung efektivitas penerapan Manajemen Risiko perlu didukung pula oleh pengendalian risiko dan sistem informasi manajemen risiko yang memadai.

Terkait sistem pengendalian internal yang menyeluruh, proses penerapan Manajemen Risiko yang efektif telah dilengkapi dengan sistem pengendalian internal yang andal. Penerapan sistem pengendalian internal secara efektif dapat membantu pengurus Perseroan menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian internal Bank yang andal dan efektif menjadi tanggung jawab dari seluruh *Risk Taking Unit* dan satuan kerja pendukung serta Satuan Kerja Audit Internal.

Hasil *self-assessment* terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2022 adalah *Low to Moderate* dengan trend risiko stabil apabila dibandingkan dengan tahun sebelumnya. Hal tersebut mencerminkan kemungkinan kerugian yang dihadapi dari risiko inheren tergolong rendah selama periode waktu tertentu di masa datang dan terkait kualitas penerapan manajemen risiko bank secara komposit memadai, meskipun terdapat kelemahan minor tetapi kelemahan tersebut telah menjadi perhatian manajemen bank.

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa kecukupan manajemen risiko telah berjalan memadai yang tercermin hasil *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional telah memadai.

Sistem Pengendalian Internal

Sistem Pengendalian Intern bank **bjb** mengacu pada SEOJK 35/SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern diselenggarakan secara berkesinambungan (*on going basis*) untuk mencapai 3 (tiga) sasaran, yaitu:

1. Mencapai efektivitas dan efisiensi pada setiap aktivitas yang dijalankan oleh Perseroan, mencakup kinerja operasional dan keuangan, serta menjaga dan mengamankan harta kekayaan Perseroan.
2. Menciptakan laporan finansial dan non-finansial bagi pihak internal dan eksternal yang terpercaya, tepat waktu, dan transparan, serta sesuai dengan regulasi dan standar yang berlaku.
3. Menjaga kepatuhan terhadap hukum dan regulasi dalam seluruh aspek aktivitas Perseroan.

to be monitored by the Risk Taking Unit (RTU) in coordination with the Risk Management Unit (SKMR) as an independent party. In addition, in order to support the effectiveness of the implementation of Risk Management, it was also necessary to be supported by adequate risk control and risk management information systems.

Regarding the overall internal control system, the process of implementing effective Risk Management had been complemented by a reliable internal control system. The implementation of an effective internal control system could help the Company's management maintain the Bank's assets, ensure the availability of reliable financial and managerial reporting, increase the Bank's compliance with laws and regulations and reduce the Risk of losses, irregularities and violations of prudential aspects. The implementation of a reliable and effective internal control system of the Bank became the responsibility of all Risk Taking Units and supporting work units as well as the Internal Audit Unit.

The results of the self-assessment of bank **bjb** overall risk rating every quarter in 2022 were Low to Moderate with a stable risk trend when compared to the previous year. This reflected that the possibility of loss from inherent risk was relatively low for a certain period of time in the future and related to the quality of the bank's adequate composite risk management implementation even though there were minor weaknesses; these weaknesses had come to the attention of the bank's management.

The Board of Directors and Board of Commissioners through the Risk Oversight Committee assessed that the adequacy of risk management had been carried out adequately reflected in the results of reviews on the completeness and accuracy of risk identification, measurement, monitoring, control and reporting, as well as on the adequacy of the mitigation scenarios proposed by adequate operational work units.

Internal Control System

bank **bjb** Internal Control System referred to SEOJK 35/SEOJK.03/2017 concerning Guidelines for Internal Control Systems for Commercial Banks. Internal control was carried out on an ongoing basis to achieve 3 (three) objectives, namely:

1. Achieving effectiveness and efficiency in every activity carried out by the Company, including operational and financial performance, as well as maintaining and securing the Company's assets.
2. Creating financial and non-financial reports for internal and external parties that were reliable, timely and transparent, and in accordance with applicable regulations and standards.
3. Maintaining compliance with laws and regulations in all aspects of the Company's activities.

Sistem Pengendalian Internal (SPI) yang efektif merupakan komponen penting dalam manajemen bank **bjb** dan menjadi dasar bagi kegiatan operasional Perseroan yang sehat dan aman. SPI yang efektif dapat membantu Direksi dan Dewan Komisaris menjaga aset bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris. Langkah-langkah perbaikan yang dilakukan Perseroan dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

1. Perseroan tidak memberikan toleransi terhadap segala bentuk tindakan *Fraud* (*zero tolerance for Fraud*) dan segala bentuk kejahatan perbankan, baik yang dilakukan secara individu atau kelompok serta secara langsung maupun tidak langsung.
2. Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Bank segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait.
3. SKAI melakukan *review* atau langkah pemantauan lainya yang memadai terhadap kelemahan yang terjadi dan segera melaporkan kepada Direktur Utama, Dewan Komisaris dan Komite Audit, dalam hal masih terdapat kelemahan yang belum diperbaiki atau tindakan korektif yang belum ditindaklanjuti.
4. Untuk menentukan bahwa seluruh kelemahan segera ditindaklanjuti maka harus ada kesadaran dari unit terkait untuk segera mengambil langkah perbaikan. Direksi dan Dewan Komisaris harus menerima laporan secara berkala berupa ikhtisar mengenai hasil identifikasi seluruh permasalahan dalam pengendalian intern.

SKAI, Direksi, Dewan Komisaris serta Komite Audit telah melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. SKAI, Direksi, Dewan Komisaris serta Komite Audit memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. SKAI, Direksi, Dewan Komisaris serta Komite Audit menilai bahwa sistem pengendalian internal telah memadai.

Whistleblowing System

Whistleblowing System (WBS) berperan penting dalam meningkatkan pelaksanaan tata kelola perusahaan yang baik serta merupakan bagian dari pemeliharaan budaya dan kepedulian atas *anti fraud* di jajaran organisasi bank **bjb**. Dalam rangka

An effective Internal Control System (SPI) was an important component in bank **bjb** management and forms the basis for the Company's healthy and safe operational activities. An effective Internal Control System could help the Board of Directors and Board of Commissioners maintain bank assets, ensure the availability of reliable financial and managerial reporting, increase bank compliance with laws and regulations, and reduce the risk of losses, irregularities and violations of prudential aspects.

Weaknesses in internal control, whether identified by the operational work unit (risk taking unit), Internal Audit Work Unit or other parties, were immediately reported and come to the attention of the authorized officer or Board of Directors. Material internal control weaknesses were also reported to the Board of Commissioners. Corrective steps taken by the Company in order to improve internal control weaknesses included among others:

1. The Company did not tolerate all forms of fraud (zero tolerance for fraud) and all forms of banking crimes, whether committed individually or in groups and directly or indirectly.
2. Any reports regarding weaknesses in internal control or ineffectiveness of the Bank's risk controls were immediately followed up by the Board of Commissioners, Directors and relevant executive officers.
3. Internal Audit Work Unit conducted reviews or other adequate monitoring steps on weaknesses that occured and immediately reported to the President Director, the Board of Commissioners and the Audit Committee, in the event that there were still weaknesses that were not corrected or corrective actions that were not followed up.
4. To determine that all weaknesses were immediately followed up, there had to be awareness from the relevant units to immediately take corrective steps. The Board of Directors and Board of Commissioners had to receive periodic reports in the form of a summary of the results of identification of all problems in internal control.

Internal Audit Unit, the Board of Directors, the Board of Commissioners and the Audit Committee monitored the overall effectiveness of internal control implementation. Internal Audit Unit, the Board of Directors, the Board of Commissioners and the Audit Committee monitored and evaluated the adequacy of the internal control system in relation to changes in internal and external conditions and had to increase the capacity of the internal control system so that its effectiveness could be increased. Internal Audit Unit, the Board of Directors, the Board of Commissioners and the Audit Committee considered that the internal control system was adequate.

Whistleblowing System

The Whistleblowing System (WBS) played an important role in improving the implementation of good corporate governance and was part of maintaining a culture and concern for anti-fraud within the bank **bjb** organization. In order to increase the effectiveness

meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka Perseroan telah membentuk Sistem Pengaduan Pelanggaran berupa **bjb**WBS (*Whistleblowing System*). Penyampaian laporan kejadian indikasi *fraud* (*whistleblowing*) dapat dilakukan oleh seluruh pihak baik internal maupun eksternal kepada bank **bjb**. Sarana penyampaian laporan pengungkapan kejadian indikasi *fraud* merupakan fasilitas komunikasi yang bersifat independen, bebas dan rahasia, sehingga setiap laporan yang disampaikan akan diterima langsung oleh pengelola *Whistleblowing System*.

Whistleblowing System bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris. Dewan Komisaris senantiasa melakukan evaluasi atas efektivitas *whistleblowing system* melalui Komite Audit yang secara berkala menelaah program kerja dan pelaksanaan tugas Satuan Kerja Audit Internal. Dewan Komisaris berpendapat bahwa penerapan *Whistleblowing System* telah diterapkan secara baik pada operasional Perseroan.

Untuk meningkatkan pemahaman mengenai *Whistleblowing System* kepada seluruh tingkatan pegawai, bank **bjb** secara konsisten melakukan presentasi kepada masing-masing unit kerja serta menampilkan materi dalam *screen display* pada *workstation* setiap pegawai. Pada tahun 2022 terdapat 60 (enam puluh) pengaduan melalui *Whistleblowing System*. Selama tahun 2022, bank **bjb** telah berupaya melakukan langkah-langkah sebagai bentuk tindak lanjut penyelesaian tindakan *fraud*, antara lain dengan pemberian sanksi kepegawaian serta upaya hukum dengan melaporkan pelaku *fraud* ke Aparat Penegak Hukum (APH) sebagai bagian dari implementasi program "*Zero Tolerance For Fraud*".

Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 4 (empat) komite yaitu:

1. Komite Audit
2. Komite Nominasi dan Remunerasi
3. Komite Pemantau Risiko
4. Komite Tata Kelola Terintegrasi

Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan rapat dan pelaksanaan tugas komite selama tahun buku.

of the implementation of Good Corporate Governance through the active role of whistleblowers, the Company established a Whistleblowing System in the form of **bjb**WBS (Whistleblowing System). All parties, both internal and external, could submit reports on indications of fraud (whistleblowing) to bank **bjb**. The means of submitting reports for disclosing incidents of indications of fraud was a communication facility that was independent, free and confidential, so that each report submitted could be received directly by the Whistleblowing System manager.

Bank **bjb** Whistleblowing System was managed by the Internal Audit Work Unit directly responsible to the Main Director and had a communication relationship with the Board of Commissioners. The Board of Commissioners constantly evaluated the effectiveness of the whistleblowing system through the Audit Committee which regularly reviewed the work program and implementation of the duties of the Internal Audit Work Unit. The Board of Commissioners believed that the implementation of the Whistleblowing System had been well implemented in the Company's operations.

To increase understanding of the Whistleblowing System for all levels of employees, bank **bjb** consistently made presentations to each work unit and displays material on a screen display at each employee's workstation. In 2022 there were 60 (sixty) complaints through the Whistleblowing System. During 2022, bank **bjb** attempted to take steps as a form of follow-up to the settlement of fraud, including by imposing employment sanctions and legal remedies by reporting fraud perpetrators to Law Enforcement Officials (APH) as part of the implementation of the "Zero Tolerance For Fraud" program.

Performance Assessment of Committees Under The Board of Commissioners

In order to enhance the role of the Board of Commissioners in carrying out the supervisory function, the Board of Commissioners formed 4 (four) committees namely:

1. Audit Committee
2. Nomination and Remuneration Committee
3. Risk Monitoring Committee
4. Integrated Governance Committee

The procedure for evaluating the performance of Committees under the Board of Commissioners was carried out by the Board of Commissioners periodically which was carried out 1 (one) time in a year at the end of the financial year. The criteria for assessing the performance of the Committees under the Board of Commissioners were based on meetings and implementation of committee duties during the financial year.

Komite Audit memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Sepanjang tahun 2022, Komite Audit telah melaksanakan rapat sebanyak 16 (enam belas) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

The Audit Committee had duties and responsibilities to assist the Board of Commissioners in supervising the effectiveness of the internal control system, internal audit and financial reporting process. Throughout 2022, the Audit Committee held 16 (sixteen) meetings and carried out its duties and responsibilities properly.

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2022, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 13 (tiga belas) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

The Nomination and Remuneration Committee functioned to assist the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of members of the Board of Directors and Board of Commissioners. Throughout 2022, the Nomination and Remuneration Committee held 13 (thirteen) meetings and carried out its duties and responsibilities properly.

Komite Pemantau Risiko berfungsi untuk membantu Dewan Komisaris dalam memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik. Sepanjang tahun 2022, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 (delapan) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

The Risk Monitoring Committee functioned to assist the Board of Commissioners in monitoring risk and assessing the risk tolerance that could be taken by the Bank, evaluating improvements made to the Bank's risk management policies, procedures and practices to ensure proper risk management had been carried out. Throughout 2022, the Risk Monitoring Committee held 8 (eight) meetings and carried out its duties and responsibilities properly.

Komite Tata Kelola Terintegrasi berfungsi untuk membantu Dewan Komisaris dalam melakukan pengawasan terhadap pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan dalam konglomerasi keuangan bank **bjb**. Sepanjang tahun 2022, Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 6 (Enam) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

The Integrated Governance Committee functioned to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions within the bank **bjb** financial conglomerate. Throughout 2022, the Integrated Governance Committee held 6 (six) meetings and carried out its duties and responsibilities properly.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2022, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan 2022

Komposisi Dewan Komisaris sebelum RUPS Tahunan 2022 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris sebagai berikut:

Farid Rahman : Komisaris Utama Independen
Muhadi : Komisaris
Fahlino F. Sjuib : Komisaris Independen

Changes in The Composition of The Board of Commissioners

During 2022, there was a change in the composition of the members of the Board of Commissioners as explained below:

Composition of The Board of Commissioners before The 2022 Annual GMS

The composition of the Board of Commissioners before the 2022 Annual GMS was 3 (three) people consisting of 1 (one) Independent Main Commissioner, 1 (one) Independent Commissioner and 1 (one) Commissioner as follows:

Farid Rahman : Independent President Commissioner
Muhadi : Commissioner
Fahlino F. Sjuib: Independent Commissioner

Komposisi Dewan Komisaris Setelah RUPS Tahunan 2022

Untuk memenuhi ketentuan Akta Pernyataan Keputusan RUPST No. 154 tanggal 30 Maret 2022, anggota Dewan Komisaris berjumlah 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris Independen, dan 2 (dua) Komisaris. Dari 6 (enam) anggota Dewan Komisaris, 1 (satu) Komisaris Independen tidak mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat OJK No. SR-191/PB.12/2022 tanggal 26 Agustus 2022, sehingga jumlah anggota Dewan Komisaris yang efektif menjabat adalah 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 2 (dua) Komisaris Independen sebagai berikut:

Farid Rahman	:	Komisaris Utama Independen
Muhadi	:	Komisaris
Fahlino F. Sjuib	:	Komisaris Independen
Setiawan Wangsaatmaja	:	Komisaris
Diding Sakri	:	Komisaris Independen

Composition of The Board of Commissioners After The 2022 Annual GMS

In order to comply with the provisions of the Deed of Statement of AGMS Resolutions No. 154 dated March 30, 2022, there were 6 (six) members of the Board of Commissioners consisting of 1 (one) Independent President Commissioner, 3 (three) Independent Commissioners, and 2 (two) Commissioners. Of the 6 (six) members of the Board of Commissioners, 1 (one) Independent Commissioner did not obtain approval from the Financial Services Authority through FSA letter No. SR-191/PB.12/2022 dated August 26, 2022, so the number of members of the Board of Commissioners who effectively served was 5 (five) people consisting of 1 (one) Independent Main Commissioner, 2 (two) Commissioners and 2 (two) Commissioners Independent as follows:

Farid Rahman	:	Independent President Commissioner
Muhadi	:	Commissioner
Fahlino F. Sjuib	:	Independent Commissioner
Setiawan Wangsaatmaja	:	Commissioner
Diding Sakri	:	Independent Commissioner

Penutup

Pada kesempatan ini, Dewan Komisaris memberikan apresiasi dan terima kasih kepada Direksi serta jajaran manajemen yang telah mampu menghadapi tantangan dan telah memberikan kinerja dan usaha yang baik di tengah kondisi perekonomian yang masih menghadapi ketidakpastian. Kepada para pemangku kepentingan lainnya, kami juga menyampaikan apresiasi yang setinggi-tingginya atas kerja sama yang telah terjalin dengan baik, sehingga manajemen bisa menjalankan kegiatan usaha dengan baik di tengah situasi yang penuh tantangan.

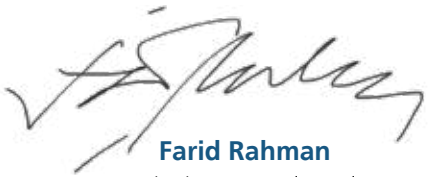
Kepada para pemegang saham dan regulator, Dewan Komisaris menyampaikan rasa hormat yang mendalam atas kepercayaan dan dukungan kepada pengurus Perseroan dalam menjalankan perannya sesuai tugas pokok dan fungsinya. Semoga apa yang kami sampaikan ini bermanfaat bagi perkembangan bisnis perusahaan di masa yang akan datang.

Closing

On this occasion, the Board of Commissioners addressed good appreciation and thanks to the Board of Directors and management who were able to face challenges and provided good performance and business amidst economic conditions that still faced uncertainty. To other stakeholders, we also expressed our highest appreciation for the cooperation that had been well established, so that management could carry out business activities well in the midst of a challenging situation.

To shareholders and regulators, the Board of Commissioners expressed deep respect for the trust and support for the Company's management in carrying out their roles according to their main duties and functions. Hopefully what we conveyed can useful for the company's business development in the future.

Bandung, 13 Maret 2023
Bandung, March 13, 2023
Atas Nama Dewan Komisaris
On behalf of the Board of Commissioners



Farid Rahman
Komisaris Utama Independen
Independent President Commissioner

Dari Kiri Ke Kanan / From Left To Right
Diding Sakri: Komisaris Independen / Independent Commissioner, **Fahlino F. Sjuib**: Komisaris Independen / Independent Commissioner, **Farid Rahman**: Komisaris Utama Independen / Independent President Commissioner, **Muhadi**: Komisaris / Commissioner, **Setiawan Wangsaatmaja**: Komisaris / Commissioner



DEWAN KOMISARIS
Board of Commissioners



Surat Pernyataan
Anggota Direksi dan Anggota Dewan Komisaris
tentang Tanggung Jawab Atas Laporan Tahunan Tahun 2022
PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. tahun 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Bandung, 13 Maret 2023

DIREKSI
Directors



Yuddy Renaldi
Direktur Utama
President Director



Nia Kania
Direktur Keuangan
Director of Finance



Suartini
Direktur Konsumer & Ritel
Director of Consumer & Retail



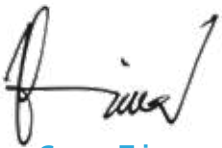
Tedi Setiawan
Direktur Operasional
Director of Operations



Rio Lanasier
Direktur Information Technology, Treasury dan International Banking
Director of Information Technology, Treasury and International Banking



Nancy Adistyasari
Direktur Komersial dan Usaha Mikro Kecil dan Menengah
Director of Commercial and Micro, Small and Medium Enterprises



Cecep Trisna
Direktur Kepatuhan
Director of Compliance

Statement Letter
Members of Directors and Members of the Board of Commissioners about Responsibility for Annual Report 2022 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

We, the undersigned, declare that all information in the Annual Report of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. 2022 has been published in its entirety and we are fully responsible for the correctness of the contents of the company's Annual Report.

This statement was made with actual.

Bandung, March 13, 2023

DEWAN KOMISARIS
Board of Commissioners



Farid Rahman
Komisaris Utama Independen
Independent President Commissioner



Muhadi
Komisaris
Commissioner



Setiawan Wangsaatmaja
Komisaris
Commissioner



Fahlino F. Sjuib
Komisaris Independen
Independent Commissioner



Diding Sakri
Komisaris Independen
Independent Commissioner

PROFIL PERUSAHAAN

Company Profile

03




bank bjb

Identitas Perusahaan
Company Identity

bank bjb

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Nama Panggilan
Call Name
bank **bjb**



Tanggal Pendirian
Date of Establishment
20 Mei 1961 / May 20, 1961

Bidang Usaha
Business Line
Perbankan / Banking

Modal Dasar
Authorized Capital
Rp4.000.000.000.000
IDR4,000,000,000,000

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid-Up Capital
Sebanyak 9.838.787.161 lembar saham dengan nilai nominal sebesar Rp2.459.696.790.250
Amounted to 9,838,787,161 shares with a nominal of IDR2,459,696,790,250

Dasar Hukum Pendirian
Basic Law of Estabilishment

Akta No. 4 Tahun 1999 yang dibuat dihadapan Ny. Popy Kuntari Sutresna SH. Notaris di Bandung tanggal 8 April 1999 berikut Akta Perbaikan Nomor 8 Tanggal 15 April 1999 yang telah disahkan oleh Menteri Kehakiman RI tanggal 16 April 1999, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Deed No. 4 of 1999 which was made before Mrs. Popy Kuntari Sutresna SH. Notary in Bandung dated April 8, 1999 following Revision Deed No. 8 dated April 15, 1999 which was approved by the Minister of Justice of the Republic of Indonesia dated April 16, 1999, the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).



Pencatatan di Bursa Efek Indonesia
Listed in the Indonesia Stock Exchange
8 Juli 2010 / July 8, 2010

Kode Saham
Stock Code
BJBR

Alamat Kantor/Alamat Korespondensi
Office Address/Correspondence Address
Divisi *Corporate Secretary*
Widi Hartoto
Email: corsecbjb@bankbjb.co.id

Investor Relation
Email: ir@bankbjb.co.id

Kantor Pusat / Head Office
Menara bank **bjb**
Jl. Naripan No. 12-14
Bandung 40111
Tel : (+6222)-4234868
Fax : (+6222)-4206099
bjb Call : 14049
Website : www.bankbjb.co.id

Media Sosial / Social Media
Facebook : bank bjb
Twitter : @infobankbjb
Instagram : @bankbjb
Youtube : bank bjb

Data Jaringan Kantor
Office Network

1 Kantor Pusat / Head Office
5 Kantor Wilayah / Regional Offices
65 Kantor Cabang / Branch Offices
841 Kantor Cabang Pembantu / Sub Branch Offices
1.827 Terminal Perbankan Elektonik (TPE) / Electronic Banking Terminal:
- 1.711 ATM bank **bjb** / bank **bjb** ATM
- 116 *Cash Recycle Machine*

6 Sentra UMKM / MSME Center
18 Layanan **bjb** Prioritas / Outlet **bjb** Prioritas
12 Layanan *Weekend Banking* / Weekend Banking Services

Data Anak Perusahaan
Subsidiaries Data

bank **bjb** Syariah (**99,24%**) – Perbankan / Banking

PT **bjb** Sekuritas Jawa Barat (**78,94%**) – Perusahaan Efek / Securities Company

PT BPR Karya Utama Jabar (**29,52%**) – Perbankan / Banking

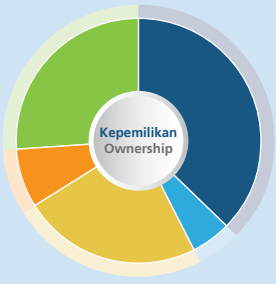
PT BPR Intan Jabar (**24,00%**) – Perbankan / Banking



Kepemilikan
Ownership

- Pemerintah Provinsi Jawa Barat **38,52%**
- Pemerintah Provinsi Banten **4,95%**
- Pemerintah Kota dan Kabupaten Se-Jawa Barat **24,15%**
- Pemerintah Kota dan Kabupaten Se-Banten **7,93%**
- Publik **24,45%**

- West Java Provincial Government **38.52%**
- Banten Provincial Government **4.95%**
- City and Regency Goverments in West Java **24.15%**
- City and Regency Goverments in Banten **7.93%**
- Public **24.45%**



38,52%
24,45%
4,95%
24,15%
7,93%

Nama dan Alamat Kantor Wilayah, Kantor Cabang Wilayah, Kantor *Outlet* bjb Prioritas, Sentra UMKM, dan *Weekend Banking*

Name and Address of Regional Offices, Regional Branch Offices, **bjb** Prioritas Outlets, MSME Centers, and Weekend Banking

KANTOR WILAYAH / REGIONAL OFFICE

Kantor Wilayah I / Regional Office I
Jl. IR.H Djuanda No. 191
Kelurahan Dago, Kecamatan Coblong,
Kota Bandung 40135
Telp : (022) 2534820
Fax : (022) 2534825
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah II / Regional Office II
MSIG Tower Lt. 8
Jl. Jend. Sudirman Kav 21 Kel. Karet
Kec. Setiabudi Kota Jakarta Selatan 10220
Telp : (021) 2511525
Fax : (021) 2511552
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah III / Regional Office III
Jl. Sultan Agung No. 3 Blok Pon, Kel. Sumber
Kec. Sumber Kab. Cirebon 45611
Telp : (0231) 322425
Fax : (0231) 323338
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah IV / Regional Office IV
Jl. Veteran No. 6 Kota Serang 42117
Telp : (0254) 8496166/8496085
Fax : (0254) 8496097
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah V / Regional Office V
Jl. HR Muhammad No. 22 Kel. Putat Gede
Kec. Sukomanunggal Kota Surabaya
Telp : (031) 7382001
Fax : (031) 7382002
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH I / REGIONAL BRANCH OFFICE I

Utama Bandung
Jl. Braga 12 Kota Bandung 40111
Telp : (022) 4236617
Fax : (022) 4206944
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Buah Batu
Jl. Buah Batu No. 254 Kota Bandung 40196
Telp : (022) 7304586
Fax : (022)7307489
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cianjur
Jl. HOS. Cokroaminoto No. 56A
Kab. Cianjur 43215
Telp : (0263) 261474
Fax : (0263) 263837
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cimahi
Jl. Jend. H. Amir Machmud 451,
Kota Cimahi 40513
Telp : (022) 6632982
Fax : (022) 6652132
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Jatinangor
Jl. Raya Jatinangor No.41 Kab. Sumedang 45363
Telp : (022) 7781619
Fax : (022) 7781613
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Karawang
Jl. Kertabumi No. 2 Kab. Karawang 41311
Telp : (0267) 402070
Fax : (0267) 403704
Emai : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Majalaya
Jl. Tengah No. 3-6 Kab. Bandung 40382
Telp : (022) 5953058
Fax : (022) 5955747
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Padalarang
Jl. Raya Purwakarta No. 75
Kab. Bandung Barat 40553
Telp : (022) 6805493
Fax : (022) 6805494
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Palabuhan Ratu
Jl. Siliwangi No. 41 Palabuhanratu,
Kab. Sukabumi 43364
Telp : (0266) 431188
Fax : (0266) 431459
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Purwakarta
Jl. Jend. Sudirman No. 63-64
Kab. Purwakarta 41114
Telp : (0264) 200977
Fax : (0264) 200793
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Soreang
Jl. Raya Soreang KM 17
Kab. Bandung 40911
Telp : (022) 5891611
Fax : (022) 5891220
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Subang
Jl. Jend. A. Yani No. 2
Kab. Subang 41212
Telp : (0260) 415142
Fax : (0260) 420923
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Suci
Jl. P. H. H. Mustopa 66
Kota Bandung 40124
Telp : (022) 7231923
Fax : (022) 7231920
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sukabumi
Jl. Jend. A. Yani No. 35A – 37
Kota Sukabumi 43151
Telp : (0266) 223803, 214611
Fax : (0266) 222854
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sukajadi
Jl. Sukajadi No. 216
Kota Bandung 40161
Telp : (022) 2041042
Fax : (022) 2042744
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tamansari
Jl. Tamansari No. 18 Kota Bandung 40116
Telp : (022) 4206666, 4260917
Fax : (022) 4200976
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sumbersari
Jl. Soekarno Hatta No. 53 Kota Bandung 40235
Telp : (022) 6047199
Fax : (022) 6121132
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH II / REGIONAL BRANCH OFFICE II

Hasyim Ashari
Jl. K. H. Hasyim Ashari No. 34
Kota Jakarta Pusat 10110
Telp : (021) 6330676
Fax : (021) 6324430
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Khusus Jakarta
MSIG Tower LT. Ground & LT. 8
Jl. Jend. Sudirman Kav 21 Kel. Karet
Kec. Setiabudi Kota Jakarta Selatan 10160
Telp : (021) 2511448
Fax : (021) 2511450
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kebayoran Baru
Jl. Melawai Raya No. 189 Kota Jakarta Selatan 12130
Telp : (021) 7229777
Fax : (021) 7206990
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Gajah Mada
Jl. Gajah Mada No. 86A dan 86B
Kota Jakarta Barat 11140
Telp : (021) 6315970
Fax : (021) 6316557
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rasuna Said
Jl. Hajjah Rangkayo Rasuna Said Kav X-2 No. 4
Kota Jakarta Pusat 12940
Telp : (021) 5227812
Fax : (021) 5228852
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rawamangun
Jl. Pemuda No. 97 Kota Jakarta Timur 13260
Telp : (021) 47861771
Fax : (021) 47863209
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

S. Parman
Wisma 77 Tower 1 Lt. Dasar
Jl. Letjen S. Parman Kav 77,
Kota Jakarta Barat 11410
Telp : (021) 53662611
Fax : (021) 53662614
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Saharjo
Jl. Dr. Saharjo No.111 Kec.Tebet
Kota Jakarta Selatan 12810
Telp : (021) 83794097
Fax : (021) 83794099
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bekasi
Jl. Ir. H. Djuanda No. 126 Kota Bekasi 17113
Telp : (021) 8802642
Fax : (021) 8814946
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bogor
Jl. Kapten Muslihat No. 11-13
Kota Bogor 16121
Telp : (0251) 8324132
Fax : (0251) 8313654
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cibinong
Komplek Perkantoran Pemda Kab. Bogor Jl.
Tegar Beriman, Cibinong, Kab. Bogor, 16914
Telp : (021) 87902788
Fax : (021) 87902789
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cikarang
Jl. H. Usmar Ismail Kav. 02 Movieland Kawasan
Jababeka Cikarang Utara Kab. Bekasi 17530
Telp : (021) 29083401
Fax : (021) 29083405
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Depok
Jl. Margonda Raya No. 29 Kota Depok 16432
Telp : (021) 7777772
Fax : (021) 7777774
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Batam
Komp. Batam Center Square Blok D
No. 01 dan 16 Kota Batam 29441
Telp : (0778) 477577
Fax : (0778) 470330
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pekanbaru
Jl. Jend. Sudirman No. 391C
Kota Pekanbaru 28111
Telp : (0761) 849333
Fax : (0761) 849980
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Palembang
Jl. H. M. Rasyid Nawawi B5-B6 No. 514-516,
Kota Palembang 30111
Telp : (0711) 311867
Fax : (0711) 311852
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Medan
Jl. Iskandar Muda No. 23 D, E, F
Kota Medan 20154
Telp : (061) 4539828
Fax : (061) 4539840
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH III / REGIONAL BRANCH OFFICE III

Banjar
Jl. Letjen Suwarto No. 4 Kota Banjar 46316
Telp : (0265) 745987
Fax : (0265) 741780
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Ciamis
Jl. Jend. Sudirman No. 71 Kab. Ciamis 46211
Telp : (0265) 772843
Fax : (0265) 773189
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cirebon
Jl. Siliwangi No. 30 Kota Cirebon 45123
Telp : (0231) 202584
Fax : (0231) 201583
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Garut
Jl. Jend. A. Yani No. 38 Kab. Garut 44117
Telp : (0262) 231924
Fax : (0262) 231228
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Indramayu
Jl. Jend. Sudirman No. 106
Kab. Indramayu 45213
Telp : (0234) 272344
Fax : (0234) 271415
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kuningan
Jl. Siliwangi Cigembang Kab. Kuningan 45511
Telp : (0232) 871273
Fax : (0232) 871961
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Majalengka
Jl. K. H. Abdul Halim No.224
Kab. Majalengka 45418
Telp : (0233) 281105
Fax : (0233) 281710
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Singaparna
Jl. Raya Timur Cikiray No. 76
Kab. Tasikmalaya 46197
Telp : (0254) 541196
Fax : (0265) 541195
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sumber
Jl. Sultan Agung No. 3 Kab. Cirebon 45611
Telp : (0231) 322426
Fax : (0231) 322425
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sumedang
Jl. Prabu Geusan Ulun No. 89
Kab. Sumedang 45312
Telp : (0261) 201395
Fax : (0261) 201514
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tasikmalaya
Jl. Mayor Utarya No. 30
Kota Tasikmalaya 46113
Telp : (0265) 321900
Fax : (0265) 334380
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pangandaran
Jl. Merdeka Barat No. 396 Ds Karangsari Kab. Pangandaran 40396
Telp : (0265) 631600
Fax : (0265) 631280
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Patrol
Jl. Raya Patrol No. 13 Kab. Indramayu 45257
Telp : (0234) 610708
Fax : (0234) 610708
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH IV / REGIONAL BRANCH OFFICE IV

Kabupaten Tangerang
Komplek Ruko Mutiara Kawidaran No. 1-4
Jl. Raya Serang KM 22.5 Balaraja,
Kab. Tangerang 15610
Telp : (021) 29670699/29670700
Fax : (021) 29670696/97
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang Selatan
Jl. Let. Sutopo BSD III B-1 Blok E No. 01-B
Serpong Kota Tangerang Selatan 15311
Telp : (021) 5373686
Fax : (021) 5373598
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cilegon
Jl. Ahmad Yani No. 132, Kel. Sukmajaya, Kec. Jombang, Kota Cilegon, Banten 42411
Telp : (0254) 398718
Fax : (0254) 382978
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Labuan
Jl. Jend. Sudirman No. 182 Labuan Kab. Pandeglang 42264
Telp : (0253) 801163/803008
Fax : (0253) 801004
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pandeglang
Jl. Mayor Widagdo No. 6
Kab. Pandeglang 42212
Telp : (0253) 201160/201332
Fax : (0253) 201416
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rangkasbitung
Jl. Patih Derus No. 4 Rangkasbitung
Kab. Lebak 42311
Telp : (0252) 201243/201684/ 207681
Fax : (0252) 201183
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Khusus Banten
Jl. Veteran No. 6 Kota Serang 42117
Telp : (0254) 200190
Fax : (0254) 205640
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang
The Modern Golf Shop Houses 9 Kota Tangerang 15111
Telp : (021)55749455 / 55749467
Fax : (021) 55749443
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Daan Mogot
Komp. Perumahan Daan Mogot Baru Blok KJE No. 9 Jl. Tampak Siring
Kota Jakarta Barat 11510
Telp : (021) 29029094/29029095
Fax : (021) 29029092
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bandar Lampung
Jl. Raden Intan No. 81A,
Kota Bandar Lampung 35111
Telp : (0721) 242936
Fax : (0721) 242935
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH V / REGIONAL BRANCH OFFICE V

Denpasar
Ruko Teuku Umar Indah No. 4-5
Kota Denpasar 80114
Telp : (0361) 238450
Fax : (0361) 225254
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Semarang
Jl. Ahmad Yani No. 174
Kota Semarang 50136
Telp : (024) 8419601
Fax : (024) 8419604
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Surakarta
Jl. Slamet Riyadi No. 135-137
Kota Surakarta 57155
Telp : (0271) 646467
Fax : (0271) 646595
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tegal
Jl. Mayjen Sutoyo No.32 Kota Tegal 52111
Telp : (0283) 341708
Fax : (0283) 341708
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Surabaya
Jl. Raya Darmo No.112 Kota Surabaya 60241
Telp : (031) 99535189/ 99536199
Fax : (031) 99537229
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Banjarmasin
Jl. Ahmad Yani Km. 3 Kota Banjarmasin 70235
Telp : (0511) 3253340
Fax : (0511) 3253362
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Balikpapan
Jl. Jend. Sudirman No. 15
Kota Balikpapan 76131
Telp : (0542) 744712
Fax : (0542) 744774
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Makassar
Jl. Jend. Sudirman No. 54B Kota Makassar
90141
Telp : (0411) 8111883
Fax : (0411) 8111885
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

OUTLET bjb Prioritas / bjb Prioritas OUTLETS

bjb Prioritas Bandung
Jl. Teuku Umar No. 14 Kota Bandung 40132
Telp : (022) 2503724, 2516212
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Utama Bandung
Jl. Braga No. 12 Kota Bandung 40111
Telp : (022) 4236553
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tamansari
Jl. Tamansari No. 18 Kota Bandung 40116
Telp : (022) 4230547
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Karawang
Jl. Kertabumi No. 2 Kab. Karawang 41311
Telp : (0267) 402115
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Soreang
Jl. Raya Soreang KM 17 Kab. Bandung 40911
Telp : (022) 5891611
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Rasuna Said
Gedung Palma One Jl. HR Rasuna Said, Kav.
X-2 No. 4 GL Jakarta Selatan 12950
Telp : (021) 2521088, 2521008
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Bogor
Jl. Kapten Muslihat No. 11-13 Bogor 16121
Telp : (0251) 8352530, 8354980
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Bekasi
Jl. Ir. H. Djuanda No. 126 Kota Bekasi 17113
Telp : (021) 8802642, 8800563, 8801841 ext
220
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Kelapa Gading
Rukan MOI Blok C-8 Jl. Boulevard Kelapa
Gading Jakarta Utara
Telp : (021) 45869382
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Palembang
Jl. H. M. Rasyid Nawawi B5-B6 No. 514-516,
RT 08 RW 02 Kel 9 Ilir Kec Ilir Timur, Kota
Palembang
Telp : (0711) 311867
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Pekanbaru
Jl. Jend. Sudirman No. 391C
Kota Pekanbaru 28111
Telp : (0761) 849333
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Cirebon
Jl. Siliwangi No. 30 Kota Cirebon 45123
Telp : (0231) 226994
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tasikmalaya
Jl. Sutisna Senjaya No. 47 Kel. Empangsari, Kec. Tawang Kota Tasikmalaya 46112
Telp : (0265) 334216
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Serang
Jl. Veteran No. 6 Serang, Banten
Telp : (0254) 217701
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tangerang
Jl. Ruko Global Mansion Blok RB No. 1-2 Kec. Priuk Kota Tangerang
Telp : (021) 55749455, 55749457, 55749467
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Semarang
Jl. Ahmad Yani No. 174 Kota Semarang, Jawa Tengah
Telp : (024) 8419601, 8419602, 8419603 ext 221
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Makassar
Jl. Jend. Sudirman No. 45B, Mangkura, Kota Makassar
Telp : (0411) 8111883, 8111885
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Surabaya
Jl.Raya Darmo No. 112 Surabaya
Telp : (031) 7324721
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

SENTRA UMKM / MSME CENTER

Wilayah Bandung Raya
Jl. Jend. Ahmad Yani No. 414
Kec. Batununggal Kota Bandung
Telp : (022) 2534836, 2510600
Fax : (022) 2534820
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Pakuan
Komp. Perkantoran Pemda Kab. Bogor, Jl. Tegar Beriman, Cibinong, Kab. Bogor
Telp : (021) 87912441
Fax : (021) 87912441
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Priangan Timur
Jl. Mayor Utarya No. 30
Kota Tasikmalaya
Telp : (0265) 322450
Fax : (0265) 322150
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Cirebon
Jl. Siliwangi No. 30, Kota Cirebon
Telp : (0231) 202584, 202585
Fax : (0231) 201583, 239974
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Banten
Jl. Veteran No. 6, Serang-42117, Prov. Banten
Telp : (0254) 214248
Fax : (0254) 214282
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Wilayah Surabaya
Jl. Raya Darmo No. 112, Kel. Darmo, Kec. Wonokromo, Kota Surabaya, Jawa Timur
Telp : 031-99535189/99536199
Fax : 031-99537229
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

WEEKEND BANKING

Weekend Banking KC Buah Batu
Jl. Buahbatu No. 254, Kota Bandung
Telp : (022) 7304586, 7309547
Fax : (022) 7307489, 7309546
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Setiabudhi
Jl. Dr. Setiabudi No. 169 E Kota Bandung
Telp : (022) 2009813
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Martadinata
Jl. Laksamana Laut Raden Eddy Martadinata No. 106, Kota Bandung
Telp : (022) 4236883
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Asia Afrika
Jl. Asia Afrika No. 117 Kota Bandung
Telp : (022) 4235073
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Ciwalk
Jl. Cihampelas No. 160 Blok FF 02 & 03 Lt.1 Kota Bandung
Telp : (022) 82062403
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP RSUD Bandung Kiwari
JL. KH Wahid Hasyim No. 311 Kota Bandung
Telp : (022) 6126592
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Pemkot Bandung I
Jl. Wastukencana No. 21 Kec. Bandung Wetan Kota Bandung
Telp : (022) 4210000
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Sudirman
Jl. Jend. Sudirman No. 58 C Kota Bogor
Telp : (0251) 8362643, 8362645
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Lippo Plaza Keboen Raya
Jl. Malabar 2 No. 17A, Kel. Babakan, Kota Bogor
Telp : (0251) 8200310
Fax : (0251) 8200309
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP H.Z Mustofa
Jl. KHZ Mustofa No. 150, Kota Tasikmalaya
Telp : (0265) 320164
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Gunungsari
Jl. Dr. Cipto Mangunkusumo No. 12A, RT 02/06, Kel.Pekiringan, Kec. Kesambi, Kota Cirebon
Telp : (0231) 220341
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCK Banten
Jl. Veteran No. 6, Kota Serang
Telp : (0254) 200190
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Brand Perusahaan
Company Brand

bank bjb

Logo Perseroan memiliki makna Jangkauan Pelayanan, dalam perspektif sekunder berarti sayap yang terbang untuk kemajuan. Bentuk sayap pada logo bank **bjb** melambangkan lengan yang menjangkau jauh untuk memberikan pelayanan yang terbaik kepada nasabah, *shareholder* dan seluruh masyarakat. Sedangkan penggunaan huruf pada *logotype* merupakan pengembangan bentuk dari huruf Alte Haas Grothesk.

bank **bjb** logo has the meaning of Service Outreach, in a secondary perspective it means wings that fly to progress. The wing shape on the bank **bjb** logo symbolizes the far reaching arm to provide the best service to customers, shareholders and the entire community. While the use of letters on the logotype is the development of the shape of the letters Alte Haas Grothesk.

Pemilihan nama bank **bjb** hadir sebagai akronim dari Bank Jabar Banten menggambarkan sifat kesederhanaan dan sifat modern masyarakat di mana bank **bjb** akan berbakti. Nama ini menggambarkan transformasi bank **bjb** untuk menjadi lebih efektif dan profesional dalam melayani seluruh lapisan masyarakat dari Sabang sampai Merauke.

The selection of the name bank **bjb** was present as an acronym for Bank Jabar Banten describing the simplicity and modern nature of the society in which the bank **bjb** will serve. This name describes the transformation of the bank **bjb** to be more effective and professional in serving all levels of society from Sabang to Merauke.



Brand Personality bank **bjb** menggambarkan sosok institusi finansial perbankan yang cekatan, sigap dan terampil dalam setiap tindakan maupun interaksi, baik dengan *shareholder*, nasabah maupun dengan masyarakat pada umumnya. Selain itu, juga menunjukkan sosok institusi finansial yang membumi, akrab, ingin selalu dekat dengan masyarakat, *shareholder* dan nasabahnya. Sehingga dalam proses operasional hari ke hari, sifat ini menjadi nafas dalam setiap tindakan. Serta, menampilkan sosok sebuah institusi finansial yang mapan, memiliki fondasi yang kuat dan dengan demikian tampak penuh percaya diri dalam menghadapi persaingan, menjadi pemain teratas dalam industri maupun dalam proses pelayanan dengan nasabah.

bank **bjb** Brand Personality describes the figure of a bank financial institution that is dexterous, alert and skilled in every action and interaction, both with shareholders, customers and the community in general. In addition, it also shows the figure of a financial institution that is grounded, familiar, wants to always be close to the community, shareholders and customers. So that in the operational process day to day, this trait becomes a breath in every action. And, displaying the figure of an established financial institution, has a strong foundation and thus appears confident in the face of competition, becomes the top player in the industry and in the process of service with customers.

Riwayat Singkat Perusahaan
Company Brief History

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (selanjutnya disebut "bank bjb" atau Perseroan) didirikan berdasarkan Peraturan Pemerintah No. 33 Tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi.

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (from now on referred to as "bank **bjb**" or the Company) was established based on Government Regulation No. 33 of 1960 concerning the determination of Dutch-owned companies in Indonesia subject to nationalization.









Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V Denis (*De Eerste Nederlandsche Indische Shareholding*) terkena ketentuan tersebut dan diarahkan kepada Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat. Bank telah mulai beroperasi secara komersial pada tanggal 20 Mei 1961.

Sebagai tindak lanjut dari peraturan Pemerintah No. 33 tahun 1960, Pemerintah daerah Tingkat Provinsi I Jawa Barat mendirikan Bank Karja Pembangunan dengan Akta Notaris Noezar No. 152 tanggal 21 Maret 1961 dan No. 184 tanggal 13 Mei 1961 yang kemudian dikukuhkan dengan surat Keputusan Gubernur Provinsi Jawa Barat No. 7/GKDN/BPD/61 tanggal 20 Mei 1961 dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat. Berdasarkan Peraturan Daerah Provinsi DJawa Barat No. 11/PD/DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PT Bank Karja Pembangunan Daerah Djawa Barat diubah menjadi PD Bank Karja Pembangunan Daerah Djawa Barat. Nama PD Bank Karja Pembangunan Daerah Jawa Barat selanjutnya diubah menjadi Bank Pembangunan Daerah Jawa Barat (BPD Jabar) sesuai Perda Provinsi Jawa Barat Nomor 1/DP-040/PD/1978 Tanggal 27 Juni 1978. Pada tahun 1992 sesuai dengan Surat Keputusan Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992 status BPD Jabar meningkat menjadi bank umum devisa. Berdasarkan Peraturan Daerah No. 11 Tahun 1995, BPD Jabar memiliki sebutan Bank Jabar dengan logo baru.

Berdasarkan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No.22 Tahun 1998 tanggal 14 Desember 1998 tentang Perubahan Bentuk Hukum Bank Pembangunan Daerah Jawa Barat dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT). Perda tersebut dituangkan lebih lanjut pada Akta Pendirian Nomor 4 Tanggal 8 April 1999 juncto Akta Perbaikan

One of the Dutch-owned companies based in Bandung, namely N.V Denis (De Eerste Nederlandsche Indische Shareholding), is affected by this provision and directed to the Regional Government of the Provincial Level Region of West Java. The bank began its commercial operation on May 20, 1961.

As a follow up to Government Regulation No. 33 of 1960, the Regional Government of the Provincial Level I of West Java established the Development Work Bank with Noezar Notarial Deed No. 152 March 21, 1961 and No. 184 dated May 13, 1961 which was then confirmed by the Decree of the Governor of West Java Province No. 7/GKDN/BPD/61 dated May 20, 1961 under the name of PT Bank Karya Pembangunan Daerah Djawa Barat. Based on the Regional Regulation of West Java Province No. 11/PD/DPRD/72 dated June 27, 1972, the legal position of PT Bank Karya Pembangunan Daerah in West Java was changed to PD Bank Karja Pembangunan Jawa Barat. The name PD Karja Pembangunan Jawa Barat is subsequently changed to West Java BPD according to West Java Provincial Regulation Number 1/DP-040/PD/1978 dated June 27, 1978. In 1992 according to Bank Indonesia Decree No.25/84/KEP/DIR on November 2, 1992 the status of the West Java BPD increased to a foreign exchange commercial bank. Based on Regional Regulation No. 11 of 1995, West Java BPD has the name Bank Jabar with a new logo.

Based on the Regional Regulation of the Provincial Level I West Java No.22 of 1998 dated December 14, 1998 concerning the Changing the Legal Form of the West Java Regional Development Bank from a Regional Company (PD) to a Limited Liability Company (PT). The Regional Regulation was further outlined in Deed of Establishment Number 4 dated on April

Nomor 8 Tanggal 15 April 1999. Keduanya dibuat di hadapan Popy Kuntari Sutresna, S.H., Notaris di Bandung yang telah memperoleh pengesahan Menteri Kehakiman RI berdasarkan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999, didaftarkan dalam Daftar Perusahaan di Kantor Pendaftaran Perusahaan Kab/ Kodya Bandung di bawah No. 871/BH.10.11/IV/99 tanggal 24 April 1999, serta telah diumumkan dalam Berita Negara Republik Indonesia No.39 tanggal 14 Mei 1999, Tambahan No. 2811, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

8, 1999 juncto Deed of Amendment Number 8 dated April 15, 1999. Both of them were made before Popy Kuntari Sutresna, SH, a Notary in Bandung who had been approved by the Minister of Justice of the Republic of Indonesia based on Decree No.C2-7103.HT.01.01.TH.99 dated April 16, 1999, was registered in the Company Register at the Bandung District/Kodya Company Registration Office under No.871/BH.10.11/IV/99 dated April 24, 1999, and was announced in the News Negara Republik Indonesia No.39 dated May 14, 1999, Supplement No.2811 the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).

Untuk memenuhi meningkatnya kebutuhan masyarakat akan jasa layanan perbankan yang berlandaskan syariah, sesuai dengan izin Bank Indonesia No. 2/18/DpG/DPIP Tanggal 12 April 2000 maka sejak tanggal 15 April 2000 Bank Jabar menjadi BPD pertama di Indonesia yang menjalankan *dual banking system*, yaitu memberikan layanan perbankan dengan sistem konvensional dan sistem syariah.

To meet the increasing needs of the community for sharia-based banking services, in accordance with BI license Number 2/18/DpG/DPIP on April 12, 2000, since April 15, 2000 Bank Jabar became the first BPD in Indonesia to run a dual banking system, namely providing banking services with conventional and sharia systems.

Berdasarkan Rapat Umum Pemegang Saham (RUPS) tanggal 16 April 2001 menyetujui peningkatan modal dasar Bank Jabar menjadi Rp1 triliun. Selanjutnya, berdasarkan hasil keputusan Rapat Umum Pemegang Saham (RUPS) yang diselenggarakan pada tanggal 14 April 2004 berdasarkan Akta No. 10 Tanggal 14 April 2004, modal dasar Bank Jabar dinaikkan dari Rp1 triliun menjadi Rp2 triliun. Melihat perkembangan prospek usaha yang terus membaik, hasil RUPS tanggal 5 April 2006 menetapkan kenaikan modal dasar Bank Jabar dari Rp2 triliun menjadi Rp4 triliun.

Based on the General Meeting of Shareholders (GMS) on April 16, 2001, the bank approved an increase in authorized capital of Bank Jabar to IDR1 trillion. Furthermore, based on the results of the GMS decision held on April 14, 2004 based on Deed No. 10 dated April 14, 2004, the authorized capital of Bank Jabar was increased from IDR1 trillion to IDR2 trillion. By seeing the development of business prospects which continues to improve, the results of the Annual GMS on April 5, 2006 set an increase in the authorized capital of Bank Jabar from IDR2 trillion to IDR4 trillion.



Pada bulan November 2007, sebagai tindak lanjut SK Gubernur BI No. 9/63/kep.gbi/2007 tentang Perubahan Izin Usaha Atas Nama PT Bank Pembangunan Daerah Jawa Barat Menjadi Izin Usaha Atas Nama PT Bank Pembangunan Daerah Jawa Barat dan Banten, dilaksanakan penggantian *call name* dari "Bank Jabar" menjadi "Bank Jabar Banten".

Sehubungan dengan kegiatan usaha perbankan syariah, Bank Jabar Banten melakukan pemisahan (*spin off*) unit usaha syariah menjadi bank syariah dengan nama PT Bank Jabar Banten Syariah. Berdasarkan Akta Pendirian Perseroan Terbatas, PT Bank Jabar Banten Syariah No.4 tanggal 15 Januari 2010, dibuat oleh Fathiah Helmi, S.H., Notaris di Jakarta, bank **bjb** memiliki penyertaan sebanyak 1.980.000.000 (satu miliar sembilan ratus delapan puluh juta) saham yang merupakan 99% (sembilan puluh sembilan persen) dari seluruh saham yang telah ditempatkan dan disetor penuh dalam Anak Perusahaan. PT Bank Jabar Banten Syariah memperoleh izin usaha dari Bank Indonesia sesuai dengan Keputusan Gubernur Bank Indonesia No.12/35/KEP.GBI/2010 tanggal 30 April 2010 Tentang Pemberian Izin Usaha PT Bank Jabar Banten Syariah.

Seiring dengan perkembangan jaringan kantor yang lebih luas maka berdasarkan Hasil Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Jawa Barat dan Banten No. 26 tanggal 21 April 2010 dan sesuai Surat Bank Indonesia No. 12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank serta Surat Keputusan Nomor 1337/SK/DI(R-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama Serta Pemberlakuan *Brand Identity Guidelines*, maka pada tanggal 8 Agustus 2010 nama "Bank Jabar Banten" resmi berubah menjadi "bank **bjb**". Pada 8 Juli 2010 bank Bank Jabar Banten mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia dengan kode saham BJBR. Pada Tahun 2021 bank **bjb** memiliki Perusahaan Efek Daerah Pertama. Di Tahun yang sama bank **bjb** menjadi Perusahaan Konglomerasi.

In November 2007, as a follow-up to the Decree of the Governor of BI No. 9/63/kep.gbi/2007 concerning the change of business license on behalf of PT Bank Pembangunan Daerah Jawa Barat to become a business license on behalf of PT Bank Pembangunan Daerah Jawa Barat dan Banten, the call name was changed from "Bank Jabar" to "Bank Jabar Banten"

In connection with sharia banking business activities, Bank Jabar Banten spin off sharia business units into Islamic banks under the name PT Bank Jabar Banten Syariah. Based on the Deed of Establishment of a Limited Liability Company, PT Bank Jabar Banten Syariah No.4 on January 15, 2010, made by Fathiah Helmi, SH, Notary in Jakarta, bank **bjb** has an investment of 1,980,000,000 (one billion nine hundred eighty million) shares which constitute 99% (ninety nine percent) of all shares that have been placed and fully paid in the Subsidiary. Bank Jabar Banten Syariah obtained a business license from Bank Indonesia in accordance with the Decree of the Governor of Bank Indonesia No.12/35/KEP.GBI/2010 dated April 30, 2010 concerning the Granting of a Business License of PT Bank Jabar Banten Syariah.

Along with the development of a wider office network, based on the Results of the Extraordinary General Meeting of Shareholders, PT Bank Pembangunan Jawa Barat dan Banten Number 26 dated April 21, 2010 and in accordance with Bank Indonesia Letter No. 12/78/APBU/Bd dated June 30, 2010 concerning the Plan for Changing the Bank Logo and Decree Number 1337/SK/DI (R-PPN/2010 dated July 5, 2010 concerning Change of Logo and Mention of Names and Enforcement of Brand Identity Guidelines, then on August 8, 2010 the name "Bank Jabar Banten" officially changed to "bank **bjb**". On July 8, 2010 Bank Jabar Banten bank listed its initial shares (IPO) on the Indonesia Stock Exchange with the stock code BJBR. In 2021 bank **bjb** has the First Regional Securities Company. In the same year bank **bjb** became a conglomerate company.

Keterangan Perubahan Nama / Description of Name Change

Sesuai dengan uraian riwayat singkat, Bank pernah melakukan tiga kali perubahan nama yaitu yang pertama pada tahun 1995 dengan sebutan Bank Jabar. Selanjutnya pada tahun 2007 sebutan Perseroan diubah menjadi Bank Jabar Banten yang efektif pada 26 November 2007. Terakhir pada tahun 2010 perubahan penyebutan nama Perseroan menjadi bank **bjb** yang efektif pada tanggal 30 April 2010**.**

In accordance with a brief history description, Bank has changed its name three times, the first in 1995 as Bank Jabar. Subsequently in 2007 the name of the company was changed to Bank Jabar Banten which was effective in November 26, 2007. Finally in 2010 the change in the name of the company to bank **bjb** which was effective on April 30, 2010.

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

VISI
Vision

"Menjadi Bank Pilihan Utama Anda."

"Become Your Preferred Bank"



MISI Mission

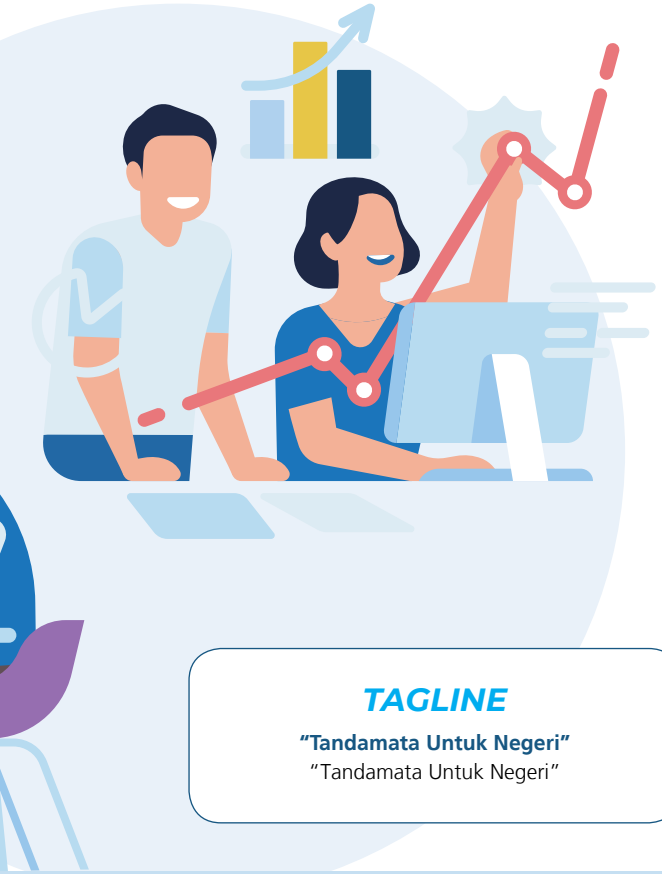


Memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong laju perekonomian daerah.

Contributing and participating as a mover and driving force for the regional economy.

Menjadi *partner* utama pemerintah daerah dalam pengelolaan keuangan.

Becoming the main partner of the local government in financial management.



Reviu Visi dan Misi oleh Dewan Komisaris dan Direksi

Vision and Mission Review by Board of Commissioners and Directors

Dewan Komisaris dan Direksi senantiasa melakukan telaah terhadap pencapaian Visi dan Misi Bank. Visi dan Misi telah diperbaharui berdasarkan SK Direksi No. 0449/DIR-PST/2020 tanggal 9 Juli 2020 Tentang Visi, Misi dan *Tagline* PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Perubahan Visi dan Misi merupakan hasil telaah atas adanya perubahan kondisi internal dan eksternal yang dilakukan di tahun 2020. Secara periodik pencapaian Visi dan Misi dievaluasi dengan menggunakan mekanisme penyusunan Rencana Bisnis Bank yang memuat pencapaian target, rencana strategis dan target kinerja satu tahun ke depan. Pada tahun 2022, Visi dan Misi Perseroan masih sesuai dengan arah dan tahapan yang telah ditetapkan oleh Perseroan.

The Boards of Commissioners and Directors continually reviewed the achievement of the Bank's Vision and Mission. The vision and mission had been updated based on the Decree of the Directors No. 0449/DIR-PST/2020 dated July 9, 2020 concerning the Vision, Mission and Tagline of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Changes in Vision and Mission are the result of a review of changes in internal and external conditions carried out in 2020. Periodically, the achievement of the Vision and Mission was evaluated using the Bank's Business Plan preparation mechanism which contained the achievement of targets, strategic plans and performance targets for the next year. In 2022, the Company's Vision and Mission are still in accordance with the directions and stages set by the Company.

TAGLINE

"Tandamata Untuk Negeri"
"Tandamata Untuk Negeri"

Memberikan layanan terbaik kepada nasabah.

Providing the best service to customers.

Memberikan manfaat terbaik dan berkelanjutan kepada *stakeholders*.

Providing the best and sustainable benefits to stakeholders.

Meningkatkan inklusi keuangan kepada masyarakat melalui digitalisasi perbankan.

Increasing financial inclusion to the public through banking digitization.

BUDAYA PERUSAHAAN
Corporate Culture

Budaya Perusahaan adalah prinsip-prinsip yang diyakini baik dan benar dalam mencapai tujuan perusahaan yang menjadi landasan kebijakan dan aturan, dan mengarahkan perilaku individu di dalam perusahaan. Budaya Perusahaan yang dikelola dengan baik memiliki peranan yang strategis dalam upaya pencapaian visi, misi, tujuan, strategi, dan sasaran-sasaran usaha. Peran budaya perusahaan dapat dilihat dari sudut kepentingan perusahaan dan kepentingan pegawai sebagai berikut:

Corporate Culture becomes the principles believed to be good and right in achieving company goals that form the basis of policies and rules, and direct the behavior of individuals within the company. A well-managed corporate culture has a strategic role in achieving the vision, mission, goals, strategies, and business goals. The role of corporate culture could be seen from the point of view of company interests and employee interests as follows:



Bagi Perusahaan
For the Company

1. Meningkatkan citra perusahaan dengan keunikan budaya yang dimiliki.
2. Sebagai suatu acuan atau pedoman yang menjiwai segala kebijakan perusahaan.
3. Menekan *turnover* pegawai karena rasa kebanggaan dan jati diri.
4. Salah satu instrumen untuk mendapatkan dukungan dari semua unsur dalam perusahaan.
5. Sebagai sarana membentuk kesamaan visi dan cara-cara melakukan bisnis.

1. Improve the image of the Bank with its unique culture.
2. Serve as a reference or guideline that permeates in all policies.
3. Reduce employee turnover due to a sense of pride and identity.
4. Serve as an instrument to received support from all elements in the Bank.
5. Serve as a tool for creating common vision and ways of doing business.

Bagi Pegawai
For Employees

1. Memberi arah yang jelas dalam bersikap dan berperilaku di dalam perusahaan.
2. Menyamakan persepsi dan pola pandang yang sama dalam mencapai sasaran perusahaan.
3. Meningkatkan produktivitas dan meningkatkan prestasi kerja para pegawai.
4. Peran pegawai menjadi jelas, dan memperjelas arah perusahaan sehingga terlihat lebih nyata.
5. Meningkatkan motivasi kerja pegawai.

1. Provide a clear direction in behaving and conducting within the Bank.
2. Create equal perspective and point of view in achieving the Bank's goals.
3. Increase productivity and improve employees work performance.
4. Clarify the role of employees, and clarify the directions of the Bank so as to make them more real.
5. Improve employee motivation.

bank **bjb** secara konsisten terus berupaya menyesuaikan cara dalam mengimplementasikan *Corporate Value* dan Program Budaya Kerja agar lebih mudah dipahami dan dijalankan oleh seluruh pegawai. Internalisasi Program Budaya di bank **bjb** dilaksanakan melalui optimalisasi program komunikasi pegawai secara berkelanjutan (*Culture Implementation Program*). Nilai-nilai Budaya Perusahaan bank **bjb** merupakan penjabaran lebih lanjut atas slogan bank **bjb** sebagai acuan pokok bagaimana perilaku bank **bjb** dengan segenap jajarannya dalam mengelola bisnisnya.

Nilai-Nilai Budaya Perusahaan bank bjb adalah "GO SPIRIT".

Arti Kata GO pada logo GO-SPIRIT adalah "Suatu ajakan secara bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan".

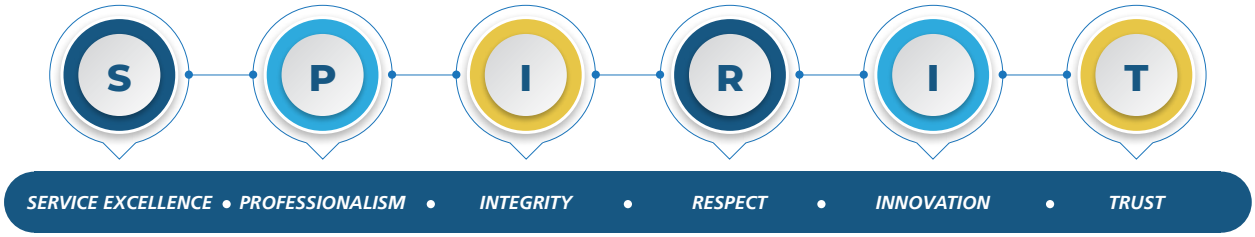
Arti Kata SPIRIT pada logo GO-SPIRIT adalah "Semangat"; "Jiwa"; "Antusias". Memberikan arti nilai perusahaan yang diwarnai oleh insan-insan yang memiliki semangat, menjiwai, dan antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan bank **bjb** dalam setiap aktivitas kehidupan insan bank **bjb**, yang terdiri dari:

bank **bjb** consistently strived to adjust the way in implementing Corporate Values and Work Culture Programs to make it easier for all employees to understand and implement. Internalization of the Culture Program at bank **bjb** was carried out through the optimization of the employee communication program on an ongoing basis (Culture Implementation Program). bank **bjb** Corporate Culture valueswere a further elaboration of bank **bjb** slogan as the main reference for how bank **bjb** should behave with all its staff in managing its business.

bank bjb Corporate Values are "GO SPIRIT".

The meaning of the word GO in the GO-SPIRIT logo is "a joint invitation, cooperation, mutual assistance, shoulder to shoulder in achieving the Bank's vision, mission and goals".

The meaning of the word SPIRIT in the GO-SPIRIT logo is "Passion"; "Soul"; "Enthusiasm". This provides the meaning of the values accompanied by personnel who have passion, inspiration, and enthusiasm in interpreting, performing and implementing bank **bjb** corporate cultural values in every activity, which consists of:



Arti GO-SPIRIT secara keseluruhan adalah "Nilai yang tertanam dalam setiap insan bank bjb untuk bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan yang sesuai dan diimbangi dengan jiwa yang penuh semangat serta antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan serta perilaku yang terkandung dalam GO-SPIRIT itu sendiri".

The meaning of GO-SPIRIT as a whole is "the value instilled in every person to work together, help each other, shoulder to shoulder in achieving the Bank's vision, mission and goals in balance with a spirit that is full of passion and enthusiasm in interpreting, conducting and implementing corporate cultural values and the behavior in GOSPIRIT itself".



S P I

SERVICE EXCELLENCE

1. Fokus pada Nasabah.
   Focus on the Customer
2. Proaktif dan Cepat Tanggap dalam Memberikan Layanan Bernilai Tambah.
   Proactive and Fast Response in Providing Value-Added Services

PROFESSIONALISM

3. Bekerja Efektif, Efisien dan Bertanggung Jawab.
   Effective, Efficient and Responsible
4. Meningkatkan Kompetensi untuk Menghasilkan Kinerja Terbaik.
   Increasing Competence to Produce the Best Performance

INTEGRITY

5. Jujur, Disiplin dan Konsisten.
   Honest, Disciplined and Consistent
6. Memahami dan Melaksanakan Ketentuan yang Berlaku.
   Understand and Implement Applicable Provisions



R I T

RESPECT

7 Menghormati dan Menghargai serta Terbuka terhadap Perbedaan.

Respect, Appreciate and be Open against Differences.

8 Memberi dan Menerima Pendapat yang Positif dan Konstruktif.

Giving and Receiving Positive and Constructive Opinions

INNOVATION

9 Kreatif dan Inovatif untuk Memberikan Solusi Terbaik.

Creative and Innovative to Provide the Best Solution

10 Melakukan Perbaikan Berkelanjutan.

Making Continuous Improvements

TRUST

11 Berperilaku Positif dan Dapat Dipercaya.

Be Positive and Trustworthy

12 Membangun Sinergi untuk Mencapai Tujuan Perusahaan.

Building Synergy to Achieve Company Goals

Kegiatan Usaha
Business Activities

Kegiatan Usaha Menurut Anggaran Dasar dan yang Dijalankan

Berdasarkan Perubahan Anggaran Dasar tahun 2020, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup kegiatan bank antara lain adalah:

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
2. Memberikan kredit.
3. Menerbitkan surat pengakuan utang.
4. Membeli, menjual, atau menjamin atas risiko sendiri maupun untuk kepentingan dan perintah nasabahnya:
   a. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-sura dimaksud;
   b. Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
   c. Kertas perbendaharaan negara dan surat jaminan Pemerintah;
   d. Sertifikat Bank Indonesia (SBI);
   e. Obligasi;
   f. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun;
   g. Instrumen surat berharga lain yang berjangkawaktu sampai dengan 1 (satu) tahun;
5. Memindahkan uang baik untuk kepentingan sendiri maupun kepentingan nasabah.
6. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga.
8. Menyediakan tempat untuk menyimpan barang dan surat berharga.
9. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak.
10. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat dalam Bursa Efek.
11. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat.
12. Melakukan kegiatan dalam valuta asing dan/atau sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang.

Business Activities According to The Articles of Association and Executed

Based on the 2020 Amendments to the Articles of Association, the Bank was established with the intent and purpose of doing business in the banking sector. To achieve these aims and objectives, the scope of activities of the bank included, among others:

1. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certified deposits, savings and/or other equivalent forms.
2. Distributing loans.
3. Issuing debt instruments.
4. Buying, selling, or guarantying at own risk or for the interests and orders of its customers:
   a. Notes including drafts accepted by the bank which validity period was no longer than the trading practice insaid notes;
   b. Debt acknowledgments and other trading papers whose validity period was not longer than the trading practice of the said securities;
   c. State treasury bills and government guarantees;
   d. Bank Indonesia Certificates (SBI);
   e. Bonds;
   f. Commercial papers with a maturity of up to 1 (one) year;
   g Other securities instruments with a maturity of up to 1 (one) year;
5. Transferring money for both own and customer interests.
6. Placing funds with, borrowing funds from, or lending funds to other banks, either by letter, telecommunication facilities or by sight draft, check or other means.
7. Receiving payments on bills for securities and perform calculations with or between third parties.
8. Providing a place to store valuables and securities.
9. Carrying out custody activities for the benefit of other parties based on a contract.
10. Placing funds from a customer to another customer in the form of securities that were not listed on the Stock Exchange.
11. Performing factoring, credit card business and trustee activities.
12. Conducting activities in foreign currency and/or as a Foreign Exchange Bank by complying with the provisions stipulated by the competent authority.

13. Melakukan kegiatan penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang tidak bertentangan dengan ketentuan yang berlaku.
14. Bertindak sebagai pendiri dana pensiun sesuai dengan ketentuan dalam peraturan dana pensiun yang berlaku.
15. Menyelenggarakan usaha-usaha perbankan lainnya sesuai dengan ketentuan hukum yang berlaku, baik di dalam maupun di luar negeri.

Seluruh kegiatan usaha menurut Anggaran Dasar telah dijalankan oleh Perseroan.

13. Conducting equity participation in a bank or company in the field of other financial services or establishing a new company as long as it did not conflict with applicable regulations.
14. Acting as a pension fund founder in accordance with the provisions of the applicable pension fund regulations.
15. Carrying out other banking activities in accordance with applicable legal provisions, both at home and abroad.

All business activities according to the Articles of Association have been carried out by the Company.

Produk dan Layanan

Kegiatan usaha bank **bjb** meliputi berbagai produk simpanan, produk pinjaman, serta berbagai layanan yang dijelaskan sebagai berikut.

Products and Services

bank **bjb** business activities include various savings products, loan products, and various services which are described as follows.

Consumer & Retail Banking







bjb Tandamata

Tabungan bagi nasabah perorangan maupun non-perorangan untuk beragam transaksi perbankan dengan berbagai keunggulan yang menarik.

bjb Tandamata Gold

Tabungan bagi nasabah perorangan dengan fasilitas perlindungan asuransi jiwa dan rawat inap sesuai ketentuan Bank.

bjb Tandamata Bisnis

Tabungan bagi nasabah perorangan untuk kemudahan transaksi usaha/bisnis nasabah dengan fasilitas *auto transfer* dari rekening Tandamata Bisnis ke Rekening Giro yang dimiliki oleh nasabah.

bjb Tandamata

Savings for individual and non-individual customers for various banking transactions with various attractive advantages.

bjb Tandamata Gold

Savings for individual customers with life insurance protection and hospitalization facilities according to Bank regulations.

bjb Tandamata Bisnis

Savings for individual customers to facilitate customer business/ business transactions with auto transfer facilities from the Tandamata Bisnis account to the Current Account owned by the customer.

bjb Tandamata Purnabakti

Tabungan bagi nasabah pensiunan untuk kemudahan pembayaran pensiun kelolaan PT Taspen dan PT Asabri.

bjb Tandamata MyFirst

Tabungan bagi nasabah perorangan berusia 0-17 tahun sebagai sarana edukasi sejak dini agar anak mulai belajar dan membudayakan menabung. Memiliki keunggulan antara lain: bebas biaya administrasi bulanan tabungan dan kartu ATM, desain buku tabungan dan kartu ATM yang menarik, Kartu ATM bisa dicetak dengan nama Anak.

bjb Tandamata Berjangka

Tabungan rencana bagi nasabah perorangan dalam mata uang Rupiah dengan jumlah setoran bulanan dan jangka waktu tertentu melalui mekanisme *autodebet* dari rekening sumber dana, serta disertai manfaat pertanggungan asuransi jiwa sesuai ketentuan Bank.

bjb Tandamata Dollar

Tabungan valuta asing bagi nasabah perorangan, non-perorangan, maupun *joint account*. Tersedia dalam mata uang Dollar Amerika Serikat (USD) dan Dollar Singapura (SGD).

Simpeda

Produk tabungan BPD seluruh Indonesia bagi nasabah perorangan maupun non-perorangan dan diikutsertakan dalam program undian berhadiah Simpeda.

TabunganKu

Produk tabungan yang diterbitkan secara nasional oleh bank-bank di Indonesia bagi nasabah perorangan untuk meningkatkan kesejahteraan masyarakat melalui budaya menabung.

Tabungan bjb SimPel

Produk tabungan untuk siswa yang diterbitkan secara nasional oleh bank-bank di Indonesia, sebagai sarana edukasi dan inklusi keuangan untuk mendorong budaya menabung.

bjb Tandamata SiMuda

Produk tabungan untuk mendukung budaya menabung bagi pemuda dan mahasiswa. Diperuntukan bagi nasabah perorangan kelompok usia 18-30 tahun, dengan jumlah setoran bulanan dan jangka waktu tertentu dengan mekanisme *autodebet* dari rekening sumber dana, yang dilengkapi perlindungan asuransi jiwa dengan skema asuransi mikro.

bjb Tandamata Purnabakti

Savings for retired customers to facilitate pension payments managed by PT Taspen and PT Asabri.

bjb Tandamata MyFirst

Savings for individual customers aged 0-17 years as a means of education from an early age so that children start learning and cultivating saving. Has several advantages, including: free monthly administration fees for savings and ATM cards, attractive savings book and ATM card designs, ATM cards can be printed with the child's name.

bjb Tandamata Berjangka

Savings plan for individual customers in Rupiah with a monthly deposit amount and a certain period of time through an auto-debit mechanism from the source of funds account, as well as accompanied by life insurance coverage benefits according to Bank regulations.

bjb Tandamata Dollar

Foreign exchange savings for individual customers, non-individuals, and joint accounts. Available in United States Dollars (USD) and Singapore Dollars (SGD).

Simpeda

BPD savings products throughout Indonesia for individual and non-individual customers and are included in the Simpeda prize draw program.

TabunganKu

Savings products issued nationally by banks in Indonesia for individual customers to improve people's welfare through a culture of saving.

Tabungan bjb SimPel

Savings products for students issued nationally by banks in Indonesia, as a means of education and financial inclusion to encourage a culture of saving.

bjb Tandamata SiMuda

Savings products to support a culture of saving for youth and students. Intended for individual customers aged 18-30 years, with a monthly deposit amount and a certain period of time with an auto-debit mechanism from the source of funds account, which is equipped with life insurance protection with a micro-insurance scheme.

bjb SiMuda Investasiku

Layanan *installment* reksa dana bagi nasabah perorangan yang memberikan kemudahan pembelian produk reksa dana untuk golongan pemuda atau mahasiswa, dengan fitur *installment* reksa dana yang dilengkapi perlindungan asuransi jiwa dengan skema asuransi mikro.

bjb Deposito Berjangka Umum

Simpanan berjangka bagi nasabah perorangan maupun non perorangan dalam mata uang Rupiah dengan tingkat suku bunga yang menarik dan beragam keuntungan lainnya.

bjb Deposito Suka Suka

Simpanan berjangka bagi nasabah perorangan dalam mata uang Rupiah pada bank yang dapat dicairkan sewaktu-waktu tanpa dikenakan biaya penalti.

bjb Deposito Valas

Simpanan berjangka bagi nasabah perorangan, non perorangan maupun *joint account* dalam mata uang asing (USD, SGD, EUR, JPY).

bjb Deposito Diskonto

Simpanan berjangka atas nama nasabah dengan pembayaran bunga di muka yang dikeluarkan oleh bank yang bukti simpanannya tidak dapat diperjualbelikan. Pembayaran bunga deposito berjangka diskonto dilakukan pada saat nasabah melakukan penyetoran ke bank. Jangka waktu deposito berjangka diskonto adalah 1, 3, 6, 12 bulan.

bjb Giro

Simpanan dalam mata uang Rupiah bagi nasabah perorangan maupun non-perorangan yang dapat ditarik sewaktu-waktu menggunakan Cek/Bilyet Giro yang memudahkan transaksi bisnis Anda.

bjb Giro Valas

Simpanan bagi nasabah perorangan maupun non-perorangan yang dapat ditarik sewaktu-waktu menggunakan Cek/Bilyet Giro yang memudahkan transaksi bisnis Anda. Tersedia dalam beberapa pilihan mata uang asing (USD, SGD, CNY, EUR, JPY, AUD).

bjb Kredit Guna Bhakti

Fasilitas kredit dengan tujuan multiguna bagi Aparatur Sipil Negara (ASN)/Non-ASN berpenghasilan tetap yang gajinya sudah/belum disalurkan melalui bank **bjb.**

bjb SiMuda Investasiku

A mutual fund installment service for individual customers that provides convenience in purchasing mutual fund products for youth groups or students, with a mutual fund installment feature equipped with life insurance protection with a microinsurance scheme.

bjb Deposito Berjangka Umum

Time deposits for individual and non-individual customers in Rupiah with attractive interest rates and various other benefits.

bjb Deposito Suka Suka

Time deposits for individual customers in Rupiah at banks which could be withdrawn at any time without penalty fees.

bjb Deposito Valas

Time deposits for individual customers, non-individuals and joint accounts in foreign currencies (USD, SGD, EUR, JPY).

bjb Deposito Diskonto

Time deposits on behalf of customers with open interest payments issued by banks whose proof of deposits cannot be traded. Interest payments on discounted time deposits are made when the customer makes a deposit to the bank. The discounted time deposits are 1, 3, 6, 12 months.

bjb Giro

Deposits in Rupiah for individual and non-individual customers which could be withdrawn at any time using a Check/Current Account which facilitated the business transactions.

bjb Giro Valas

Savings for individual and non-individual customers that could be withdrawn at any time using a check/giro slip that facilitated the business transactions. Available in several foreign currency options (USD, SGD, CNY, EUR, JPY, AUD).

bjb Kredit Guna Bhakti

Loan facility with multipurpose purposes for State Civil Apparatus (ASN)/Non-ASN fixed income whose salary had not been channeled through bank **bjb**.

bjb Kredit Pra Purna Bhakti (KPPB)

Fasilitas kredit dengan tujuan multiguna bagi ASN yang akan memasuki masa pensiun dengan jangka waktu kredit dapat melintasi usia pensiun.

bjb Kredit Purna Bhakti (KPB)

Fasilitas kredit bagi Calon Debitur/Debitur dengan status Pensiun Sendiri atau Pensiun Janda/Duda yang pensiun bulanannya telah disalurkan melalui bank atau kantor bayar lainnya yang sumber pengembaliannya berasal dari pensiun bulanan.

bjb Back to Back Loan

Fasilitas kredit bagi debitur perorangan dengan jaminan berupa Agunan Kas.

bjb KPR

Fasilitas kredit kepada calon Debitur perorangan untuk pembiayaan kepemilikan Properti, baik pembelian baru atau *second* dengan beragam tujuan fasilitas kredit: Pembelian Rumah (rumah tapak/apartemen/ruko/rukan/lainnya), *Take Over* XTRA, *Top Up*, Membangun, dan Multiguna.

bjb KKB

Pemberian fasilitas kredit kepada Debitur perorangan dengan tujuan pembelian kendaraan bermotor atau kendaraan bermotor berwawasan lingkungan non produktif, baik baru maupun bekas atau tujuan *refinancing* multiguna dan atau tujuan *take over* pengambilalihan kredit di Lembaga Jasa Keuangan.

bjb MLT BPJS Ketenagakerjaan

Fasilitas kredit konsumtif yang diberikan Bank kepada calon debitur peserta BPJS Ketenagakerjaan berupa Kredit Pemilikan Rumah, Pinjaman Uang Muka Perumahan, Pinjaman Renovasi Perumahan.

bjb KPR Sejahtera FLPP

Fasilitas kredit kepada Calon Debitur perorangan untuk pembiayaan kepemilikan rumah (rumah tapak atau rumah susun) bersubsidi bekerjasama dengan Kementerian Perumahan Rakyat.

bjb KPR TAPERA

Fasilitas Kredit konsumtif kepada Calon Debitur perorangan (yang merupakan peserta Tabungan Perumahan Rakyat dengan masa kepesertaan minimum 12 bulan) yang berpenghasilan rendah, terdiri dari Kredit Pemilikan Rumah (KPR Tapera), Kredit Renovasi Rumah (KRR Tapera), dan Kredit Pembangunan Rumah (KBR Tapera).

bjb Kredit Pra Purna Bhakti (KPPB)

Loan facilities with a multi-purpose purpose for ASN who were about to enter retirement age with a loan period that could cross retirement age.

bjb Kredit Purna Bhakti (KPB)

Loan facilities for prospective debtors with self-retirement status or widow/widower pension of which monthly pension had been channeled through a bank or other paying office where the source of the return came from the monthly pension.

bjb Back to Back Loan

Loan facilities for individual debtors with collateral in the form of Cash Collateral.

bjb KPR

Loan facilities to individual prospective debtors to finance property ownership, whether buying new or second-hand with various loan facility purposes: House Purchase (house/apartment/shophouse/office/other), Take Over XTRA, Top Up, Build, and Multipurpose.

bjb KKB

Providing loan facilities to individual debtors with the aim of purchasing motorized vehicles or non-productive environmentally sound motorized vehicles, both new and used, or for the purpose of refinancing multipurpose and or for the purpose of taking over, taking over loan at a Financial Services Institution.

bjb MLT BPJS Ketenagakerjaan

Consumptive loan facilities provided by the Bank to prospective debtors participating in the Employment BPJS in the form of Home Ownership Loans, Housing Advance Loans, Housing Renovation Loans.

bjb KPR Sejahtera FLPP

Loan facilities to individual prospective debtors to finance subsidized house ownership (treaded houses or flats) in collaboration with the Ministry of Public Housing.

bjb KPR TAPERA

Consumptive loan facilities for individual prospective debtors (becoming participants in Public Housing Savings with a minimum membership period of 12 months) who had a low income, consisting of Home Ownership Loans (KPR Tapera), Home Renovation Loans (KRR Tapera), and Home Development Loans (KBR Tapera).

bjb KPR Gaul

Fasilitas kredit bagi calon Debitur anak muda/generasi milenial yang memiliki *fix income* dan ingin memiliki rumah dengan bunga kompetitif serta uang muka minimal 0%.

bjb KPR Lelang

Fasilitas kredit bagi calon Debitur yang ingin memiliki properti/ properti usaha (rumah tapak/rumah toko/toko/kantor dan lainnya) melalui mekanisme Lelang baik dari bank **bjb** ataupun bank lain.

bjb Credit Card

Kartu kredit yang dikeluarkan oleh bank **bjb** dengan bekerja sama Bank BNI (*co-branding*) yang didukung oleh VISA, MasterCard dan JCB. Pemegang kartu kredit bank **bjb**-BNI akan mendapatkan seluruh fitur dan manfaat dari kartu kredit BNI regular dan akan mendapatkan program diskon yang diciptakan eksklusif hanya bagi pemilik kartu kredit bank **bjb**-BNI.

Reksa Dana

Reksa Dana adalah Wadah yang dipergunakan untuk menghimpun dana dari masyarakat pemodal, untuk selanjutnya diinvestasikan dalam portofolio efek oleh Manajer Investasi (UU pasar Modal No. 8 Tahun 1995). Produk Reksa Dana yang dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi terkemuka di antaranya yaitu:

1. PT Bahana TCW Investment Management
2. PT Danareksa Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital
5. PT Sucorinvest Asset Management
6. PT Sinarmas Asset Management
7. PT BNI Asset Management

Produk Reksa Dana yang dijual melalui bank **bjb** memiliki karakteristik dan profil risiko yang beragam mulai dari rendah hingga tinggi, yaitu sebagai berikut:

bjb KPR Gaul

Loan facilities for prospective young debtors/millennials who had a fixed income and wanted to own a home with competitive interest rates and a minimum down payment of 0%.

bjb KPR Lelang

Loan facilities for Prospective Debtors who wished to own property/business property (sprinted house/shophouse/store/ office and others) through an auction mechanism either from bank **bjb** or other banks.

bjb Credit Card

Credit cards issued by bank **bjb** in collaboration with Bank BNI (co-branding) supported by VISA, MasterCard and JCB. Bank **bjb**-BNI credit card holders could get all the features and benefits of regular BNI credit cards and get a discount program created exclusively for bank **bjb**-BNI credit card holders.

Reksa Dana

Mutual Funds were a tool used to raise funds from public investors, to be subsequently invested in a portfolio of securities by the Investment Manager (Capital Market Law No. 8 of 1995). Mutual Fund products sold through bank **bjb** in collaboration with leading Investment Managers included:

1. PT Bahana TCW Investment Management
2. PT Danareksa Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital
5. PT Sucorinvest Asset Management
6. PT Sinarmas Asset Management
7. PT BNI Asset Management

Mutual Fund products sold through bank **bjb** had various characteristics and risk profiles ranging from low to high, as follows:

Tabel Produk Reksa Dana
Table of Mutual Fund Products

Manajer Investasi Investment Manager	**Produk Reksa Dana** Mutual Fund Products	**Jenis Reksa Dana** Types of Mutual Funds	**Profil Risiko** Risk Profile
PT Bahana TCW Investment Management	Bahana Dana Infrastruktur	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Dana Ekuitas Prima	Saham / Share	Tinggi / High
PT Danareksa Investment Management	Danareksa Seruni Pasar Uang II-Kelas A	Pasar Uang / Money market	Rendah / Low
	Danareksa Anggrek Fleksibel	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Danareksa Mawar	Saham / Share	Tinggi / High
	Danareksa Indeks Syariah	Indeks / Index	Tinggi / High

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Products	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
PT Trimegah Asset Management	Trim Kas 2	Pasar Uang / Money market	Rendah / Low
	Trim Kombinasi 2	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trim Syariah Berimbang	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trim Kapital Plus	Saham / Share	Tinggi / High
	Trim Syariah Saham	Saham / Share	Tinggi / High
PT Syailendra Capital	Syailendra Balanced Opportunity Fund – Kelas A	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Syailendra Equity Opportunity Fund – Kelas A	Saham / Share	Tinggi / High
	Syailendra Capital Protected Fund 48	Terproteksi / Protected	Menengah / Intermediate
PT Sucorinvest Asset Management	Sucorinvest Money Market Fund	Pasar Uang / Money market	Rendah / Low
	Sucorinvest Flexi Fund	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Sucorinvest Equity Fund	Saham / Share	Tinggi / High
	Sucorinvest Sharia Equity Fund	Saham / Share	Tinggi / High
PT Sinarmas Asset Management	Danamas Stabil	Pendapatan Tetap / Fixed income	Rendah – Menengah / Low – Intermediate
	Danamas Dollar	Pendapatan Tetap / Fixed income	Rendah – Menengah / Low – Intermediate
	Simas Satu Prima	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Simas Saham Unggulan	Saham / Share	Tinggi / High
PT BNI Asset Management	BNI – AM Dana Likuid	Pasar Uang / Money market	Rendah / Low

Bancassurance

Selain bekerjasama dengan Manajer Investasi dalam memasarkan produk Reksa Dana, bank **bjb** juga menjalin kerjasama dengan Perusahaan Asuransi dalam memasarkan produk *Bancassurance* untuk memenuhi kebutuhan perencanaan keuangan nasabah. Saat ini, bank **bjb** telah bekerjasama dengan Perusahaan Asuransi terkemuka dalam menyediakan produk-produk *Bancassurance* di antaranya yaitu:

Bancassurance

Apart from collaborating with Investment Managers in marketing Mutual Fund products, bank **bjb** also collaborated with Insurance Companies in marketing Bancassurance products to meet customers' financial planning needs. Currently, bank **bjb** collaborated with leading Insurance Companies in providing Bancassurance products including:

Tabel Produk *Bancassurance*
Table of Bancassurance Product

Perusahaan Asuransi Insurance company	Produk *Bancassurance* Bancassurance Products	Jenis Produk Types of products	Tahun Kerjasama Cooperation Year
PT Sinarmas MSIG Life	SmiLe Optima Link	Reguler Unit Link	2016
	SmiLe Link Plus	Reguler Unit Link	2017
	SmiLe Link Investa	Single Premium Unit Link	2017
	SmiLe Life Care Plus	Term Life ROP	2017
	SmiLe Kids Insurance	Endowment	2017
PT Asuransi BRI Life	Bringin Ajaib	Asuransi Mikro	2015
PT Allianz Life Indonesia	Proteksi Optima Care	Reguler Unit Link	2021
	Proteksi Maxima Care	Single Premium Unit Link	2021
PT BNI Life Insurance	Solusi Proteksi Prima	Endowment	2021

Perusahaan Asuransi Insurance company	Produk *Bancassurance* Bancassurance Products	Jenis Produk Types of products	Tahun Kerjasama Cooperation Year
PT Equity Life Indonesia	Asuransi Warisan Keluarga	Wholelife	2021
	Asuransi Multi Guna	Reguler Unit Link	2021

Dana Pensiun Lembaga Keuangan (DPLK)

Layanan program pensiunan yang dapat memberikan kesinambungan penghasilan bagi peserta dengan iuran terjangkau dan fleksibel yang diinvestasikan dalam instrumen investasi yang menguntungkan.

Dana Pensiun Lembaga Keuangan (DPLK)

Pension program services that provided sustainable income for participants with affordable and flexible contributions invested in profitable investment instruments.

MSMEs, Commercial & Corporate Banking







bjb Deposito Korporasi

Simpanan berjangka bagi nasabah institusi dalam mata uang Rupiah dan mata uang asing (USD, SGD, EUR, JPY) dengan tingkat suku bunga yang menarik dan beragam keuntungan lainnya.

bjb Deposito Korporasi

Time deposits for institutional customers in Rupiah and foreign currencies (USD, SGD, EUR, JPY) with attractive interest rates and various other benefits.

bjb Giro Korporasi

Simpanan dalam dalam mata uang Rupiah dan mata uang asing (USD, SGD, EUR, AUD, CNY, JPY) untuk memudahkan transaksi bisnis.

bjb Giro Korporasi

Deposits in Rupiah and foreign currencies (USD, SGD, EUR, AUD, CNY, JPY) to facilitate business transactions.

bjb Kredit Mikro Utama (KMU)

Fasilitas Kredit bagi para pelaku usaha perorangan, Badan Usaha (PT, CV) dan Badan Usaha Milik Desa (BUMDES) dalam sektor ekonomi produktif berskala Mikro, Kecil dan Menengah yang telah menjalankan usahanya selama minimal 2 (dua) tahun dengan plafon pinjaman maksimal Rp500.000.000.

bjb Kredit Mikro Utama

Loan facilities for individual entrepreneurs, Business Entities (PT, CV) and Village Owned Enterprises (BUMDES) in the productive economic sector of Micro, Small and Medium scale who had been running their business for a minimum of 2 (two) years with a maximum loan ceiling of IDR500,000,000.

bjb Kredit Usaha Kecil Menengah (KUKM)

Fasilitas kredit bagi para pelaku baik perorangan maupun badan usaha dalam sektor ekonomi produktif yang masuk kategori Usaha Kecil dan Menengah yang telah menjalankan usahanya selama minimal 3 (tiga) tahun dengan *plafond* pinjaman di atas Rp500.000.000 sampai dengan maksimal Rp2.000.000.000.

bjb Kredit Usaha Kecil Menengah (KUKM)

Loan facilities for actors, both individuals and business entities in the productive economic sector, within the category of Small and Medium Enterprises that had been running their business for a minimum of 3 (three) years with a loan limit of over IDR 500,000,000 up to a maximum of IDR2,000,000,000.

bjb Kredit Usaha Rakyat (KUR)

Fasilitas kredit bagi para pelaku baik perorangan maupun badan usaha dalam sektor ekonomi produktif yang masuk kategori Mikro, Kecil dan Menengah dengan usaha telah berjalan minimal 6 (enam) bulan dengan *plafond* maksimal Rp500.000.000. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil, KUR Khusus dan KUR Penempatan PMI.

bjb Kredit Skema Subsidi Resi Gudang (SSRG)

Fasilitas kredit kepada Petani, Kelompok Tani, Gabungan Kelompok Tani dan Koperasi dengan jaminan Resi Gudang, dan mendapatkan subsidi Bunga dari Pemerintah. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang.

Kredit bjb Mesra

Fasilitas kredit bagi masyarakat kecil yang belum *bankable* dengan *plafond* maksimal Rp5.000.000 (lima juta rupiah). Kredit **bjb** Mesra memiliki keunggulan bunga 0%, tanpa agunan dan bebas biaya provisi.

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

Selain memberikan permodalan, bank **bjb** memiliki program pendampingan yaitu Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT) yang bertujuan untuk untuk meningkatkan kompetensi dan kapasitas usaha para pelaku UMKM agar semakin maju dan berkembang. PESAT bank **bjb** terdiri dari 3 (tiga) Pilar yaitu Pilar pertama Pesat Kapasitas Usaha, Pilar kedua Pesat Wirausaha Baru dan Pilar Ketiga Pesat *Go Digital*.

bjb Kredit Cash Collateral

Fasilitas kredit dengan agunan *Cash Collateral* (agunan yang bersifat likuid yaitu berupa uang kas atau yang dipersamakan dengan uang kas antara lain giro, tabungan dan deposito).

bjb Kredit Investasi

Fasilitas kredit untuk membiayai kebutuhan barang-barang modal atau aktiva tetap dalam rangka rehabilitasi, modernisasi, ekspansi (perluasan), relokasi maupun *project financing* atau *refinancing*.

bjb Kredit Modal Kerja

Fasilitas kredit untuk membiayai aset lancar dan/atau menggantikan hutang dagang, serta membiayai kegiatan operasional perusahaan sesuai dengan karakter bisnisnya.

bjb Kredit Usaha Rakyat (KUR)

Loan facilities for actors, both individuals and business entities in the productive economic sector, within the category of Micro, Small and Medium Enterprises with businesses that had been running for at least 6 (six) months with a maximum ceiling of IDR 500,000,000. The types of KUR consisted of Super Micro KUR, Micro KUR, Small KUR, Special KUR and PMI Placement KUR.

bjb Kredit Skema Subsidi Resi Gudang (SSRG)

Loan facilities to Farmers, Farmer Groups, Association of Farmers Groups and Cooperatives with Warehouse Receipt collateral, and receive interest subsidies from the Government. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse issued by the Warehouse Manager.

Kredit bjb Mesra

Loan facilities for small communities who were not yet bankable with a maximum limit of IDR 5,000,000 (five million rupiah). Kredit **bjb** Mesra had the advantage of 0% interest, no collateral and free of provision fees.

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

In addition to providing capital, bank **bjb** had a mentoring program, namely Integrated Economic Community Empowerment (PESAT) which aimed to increase the competency and business capacity of MSMEs actors so that they could progress and develop. PESAT bank **bjb** consisted of 3 (three) Pillars, namely the first Pillar of Rapid Business Capacity, the second Pillar of Rapid New Entrepreneurship and the Third Pillar of Rapid Go Digital.

bjb Kredit Cash Collateral

Loan facilities with Cash Collateral (liquid collateral, namely in the form of cash or cash equivalents, including demand deposits, savings and time deposits).

bjb Kredit Investasi

Loan facilities to finance the need for capital goods or fixed assets in the context of rehabilitation, modernization, expansion, relocation or project financing or refinancing.

bjb Kredit Modal Kerja

Loan facilities to finance current assets and/or replace trade payables, as well as finance the company's operational activities in accordance with its business character.

bjb Kredit Modal Kerja Kontrak

Fasilitas kredit modal kerja untuk membiayai kebutuhan modal kerja Debitur yang memperoleh kontrak pengadaan barang/jasa atau penyelesaian suatu proyek dalam rangka pelaksanaan jasa konstruksi dan usaha penyediaan bangunan.

bjb Kredit Modal Kerja Kepada Pengembang

Fasilitas kredit modal kerja untuk untuk membiayai kebutuhan modal kerja pengembang dalam melaksanakan pekerjaan/ kegiatan konstruksi pengadaan bangunan dan/atau sarana dan prasarana yang dimaksudkan untuk dijual.

bjb Kredit Modal Kerja Resi Gudang

Fasilitas kredit modal kerja yang diberikan dengan jaminan komoditas yang disimpan dalam gudang untuk Debitur yang tidak dalam kategori penerima kredit melalui Skema Subsidi Resi Gudang.

bjb Kredit Jangka Pendek

Fasilitas Kredit yang diberikan untuk memenuhi kebutuhan calon debitur/debitur untuk pemenuhan *deficit cash flow* dalam jangka waktu pendek.

bjb Kredit Kepada Bank Perkreditan Rakyat (BPR)

Fasilitas kredit kepada BPR untuk tujuan ekspansi usaha.

bjb Kredit Kepada Koperasi

Fasilitas kredit kepada Koperasi untuk tujuan penambahan modal kerja.

bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan

Fasilitas kredit kepada lembaga pembiayaan yang bertujuan untuk membiayai kebutuhan modal kerja Lembaga Pembiayaan dengan pola *executing*.

Pinjaman Daerah

Fasilitas kredit yang diberikan kepada Pemerintah Daerah Kabupaten/Kota/Provinsi untuk membiayai kegiatan investasi maupun *deficit cash flow* daerah.

Receivable Financing

Fasilitas kredit kepada penjual/*seller* dalam rangka pembiayaan perdagangan.

bjb Kredit Modal Kerja Kontrak

Working capital loan facility to finance working capital needs of debtors who obtained goods/services procurement contracts or completion of a project in the context of implementing construction services and building supply businesses.

bjb Kredit Modal Kerja Kepada Pengembang

Working capital loan facility to finance the developer's working capital needs in carrying out construction work/activities in the procurement of buildings and/or facilities and infrastructure intended for sale.

bjb Kredit Modal Kerja Resi Gudang

A working capital loan facility provided with collateral for commodities stored in a warehouse for debtors who were not in the category of loan recipients through the Warehouse Receipt Subsidy Scheme.

bjb Kredit Jangka Pendek

Loan facilities provided to meet the needs of prospective debtors/ debtors to fulfill cash flow deficits in the short term.

bjb Kredit Kepada Bank Perkreditan Rakyat (BPR)

Loan facilities to BPRs for business expansion purposes.

bjb Kredit Kepada Koperasi

Loan facilities to Cooperatives for the purpose of increasing working capital.

bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan

Loan facilities for financing institutions that aimed to finance the working capital needs of financing institutions with an executing pattern.

Pinjaman Daerah

Loan facilities provided to Regency/City/Provincial Regional Governments to finance investment activities as well as regional cash flow deficits.

Receivable Financing

Loan facilities to sellers in the framework of trade financing.

Kredit Investasi Kepada PDAM

Fasilitas kredit kepada PDAM untuk membiayai barang-barang modal dalam rangka rehabilitasi, modernisasi, perluasan atau pendirian proyek baru.

Distributor *Financing*

Fasilitas kredit kepada Distributor dan/atau Sub Distributor sebagai jaminan pembayaran atas pengiriman produk dari *Principal/Main Distributor.*

Kredit Investasi Kepada PDAM

Loan facilities to PDAMs to finance capital goods in the context of rehabilitation, modernization, expansion or establishment of new projects.

Distributor Financing

Loan facilities to Distributors and/or Sub Distributors as payment guarantees for product shipments from the Principal/Main Distributor.

Treasury







Treasury bank **bjb** dengan dukungan tenaga profesional dan handal, senantiasa terus meningkatkan aktivitas bisnis *treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan Bank.

Treasury bank **bjb** with the support of professional and reliable staff continued to improve treasury business activities in order to optimize liquidity and increase the Bank's income.

bjb Foreign Exchange

bank **bjb** melayani transaksi valuta asing nasabah, baik perorangan maupun non perorangan, yang memiliki kebutuhan akan transaksi jual beli valuta asing. Produk **bjb** Foreign Exchange dapat ditransaksikan di Kantor Cabang Devisa bank **bjb**. Produk yang ditawarkan adalah transaksi jual beli valuta asing tunai (*banknotes*) dan non tunai (*telegraphic transfer*). Khusus untuk non tunai, bank **bjb** melayani transaksi valuta asing dengan valuta Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), dan produk derivatif lainnya.

bjb Foreign Exchange

bank **bjb** served foreign exchange transactions for customers, both individuals and non-individuals, who had a need for buying and selling foreign exchange transactions. **bjb** Foreign Exchange products could be transacted at bank **bjb** Foreign Exchange Branch Offices. The products offered were to buy and sell foreign currencies in cash (banknotes) and non-cash (telegraphic transfers). Specifically for non-cash, bank **bjb** served foreign exchange transactions with currencies Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), and other derivative products.

bjb Obligasi Ritel

bank **bjb** memiliki produk pilihan investasi untuk nasabah dengan menjual produk obligasi kepada nasabah ritel. Produk obligasi dapat ditransaksikan oleh nasabah ritel melalui Kantor Cabang bank **bjb** dan Outlet **bjb** Prioritas. Adapun Jenis obligasi yang dapat ditransaksikan di bank **bjb** adalah SBN Ritel di Pasar Perdana serta SBN, SBSN, dan Obligasi Korporasi di Pasar Sekunder. Nasabah dapat melakukan transaksi obligasi dengan nominal transaksi yang terjangkau dan harga yang kompetitif.

bjb Obligasi Ritel

bank **bjb** had investment options for customers by selling bond products to retail customers. Bond products could be transacted by retail customers through bank **bjb** Branch Offices and Priority **bjb** Outlets. The types of bonds that could be transacted at bank **bjb** are Retail SBN on the Primary Market as well as SBN, SBSN, and Corporate Bonds on the Secondary Market. Customers could make bond transactions with affordable transaction nominal and competitive prices.

Custody & Wali Amanat

Kustodian bank **bjb** melayani jasa penitipan Efek dan surat berharga lainnya yang berkaitan dengan Efek serta jasa lain, termasuk menerima dividen, bunga, dan hak-hak lain,

Custody & Wali Amanat

The bank **bjb** custodian provided safekeeping services for Securities and other securities related to Securities and other services, including receiving dividends, interest and other rights,

menyelesaikan transaksi Efek, dan sebagai wakil dari pemegang rekening yang menjadi nasabahnya. Layanan Jasa Wali Amanat sebagai pihak yang mewakili kepentingan Pemegang Efek bersifat utang dan/atau Sukuk berdasarkan Kontrak Perwaliamanatan

completing Securities transactions, and as a representative for account holders who became its customers. Trustee Services was a party representing the interests of debt Securities Holders and/or Sukuk based on a Trustee Contract

International & Transaction Banking







Beberapa produk dan jasa layanan *International & Transaction Banking* unggulan yaitu:

Counterparty Bank Trade Financing (CBTF)

Pinjaman berjangka antar bank dengan jangka waktu pinjaman maksimal 1 (satu) tahun ntuk pembiayaan transaksi *trade finance*.

Forfaiting

Pengambilalihan/pembelian Hak Tagih dari *Forfaitee* oleh *Forfaiter* dengan diskon tanpa hak *Regress*.

Pembelian tagihan SKBDN (Diskonto)

Pembelian tagihan Surat Kredit Berdokumen Dalam Negeri (SKBDN) secara Diskonto merupakan fasilitas yang disediakan oleh bank kepada nasabah untuk menjual tagihan SKBDN nya yang sudah diakseptasi oleh *Issuing Bank*.

Open Account Financing (OAF)

Pembiayaan tagihan non SKBDN/LC yang diberikan oleh Bank melalui pengambilalihan tagihan (skema *Open Account*) dengan cara diskonto. Melalui fasilitas ini, bank dapat memperlancar *cashflow* nasabah dengan suku bunga yang kompetitif.

Transfer Valas

Jasa layanan kiriman uang (*Transfer*) dalam valuta asing yang ditujukan ke rekening yang berada di dalam maupun luar negeri atas permintaan dan untuk kepentingan nasabah.

bjb quickcash

Layanan pengiriman uang berbasis internet (*web based*) dan dapat digunakan oleh *Remittance Agent* bank **bjb** di luar negeri untuk mengakomodir layanan Kiriman Uang kepada nasabah di luar negeri.

Some of the leading International & Transaction Banking products and services included:

Counterparty Bank Trade Financing (CBTF)

Interbank term loan with a maximum loan term of 1 (one) year for financing trade finance transactions.

Forfaiting

Acquisition/purchase of Billing Rights from Forfaitee by Forfaiter with discount without Regress right.

Pembelian tagihan SKBDN (Diskonto)

Purchase of Domestic Letter of Credit (SKBDN) invoices at a discount was a facility provided by banks to customers to sell their SKBDN invoices accepted by the Issuing Bank.

Open Account Financing (OAF)

Financing for non-SKBDN/LC bills provided by the Bank through takeover of invoices (Open Account scheme) by means of a discount. Through this facility, banks could expedite customer cash flow with competitive interest rates.

Transfer Valas

Remittance services (transfers) in foreign currency addressed to accounts located at home and abroad upon request and for the benefit of customers.

bjb quickcash

Internet-based (web-based) money transfer service and could be used by bank **bjb** Remittance Agents abroad to accommodate Money Transfer services to overseas customers.

Layanan Pembayaran Tagihan Perusahaan Air Minum (bjb Waterbill Payment)

Layanan Pembayaran Tagihan Perusahaan Air Minum (PAM) atau **bjb** Waterbill Payment merupakan fasilitas yang disediakan oleh bank **bjb** untuk memudahkan Penerimaan Pembayaran Tagihan PAM Secara cepat, tepat dan akurat.

bjb Remittance

Layanan kiriman uang ke berbagai negara dengan kurs dan biaya yang kompetitif.

bjb Forex dan *Derivatif Line*

Fasilitas untuk melakukan transaksi *Foreign Exchange* (FX). Dengan fitur produk berupa sifat kredit yang *Uncommitted* dan *Advised*, fasilitas kredit diberikan dalam mata uang USD (US Dollar) dan jangka waktu fasilitas kredit maksimum 1 (satu) tahun.

Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Jaminan kepada pihak pembeli (*applicant*) bahwa pembayaran hanya akan dilakukan setelah dokumen yang dipresentasikan sesuai dengan persyaratan yang disepakati oleh kedua belah pihak antara penjual (*beneficiary)* dan pembeli *(applicant)*. Adapun fasilitas pendanaan atas SKBDN yang disediakan oleh bank **bjb** meliputi:

- *Pre-Financing*
- *Post-Financing*

Trade Finance and Services

Produk *Trade Finance and Services* bank **bjb** memberikan kemudahan transaksi perbankan untuk mendukung bisnis dan usaha sampai ke mancanegara. Produk *Trade Finance and Services* bank **bjb** antara lain:

- *Issue Letter of Credit*
- *Shipping Guarantee*
- *Financing Against Trust Receipt* (FATR)
- *Pre Shipment Financing & Post Shipment Financing*
- *Documentary Collection*
- *Transferable* L/C
- *Bill Collection Financing* dan *Open Account Financing*
- *Risk Participation*
- *Forfaiting*

bjb Supply Chain Financing

Fasilitas kredit yang ditujukan untuk membayar tagihan para Supplier.

Layanan Pembayaran Tagihan Perusahaan Air Minum (bjb Waterbill Payment)

Drinking Water Company Bill Payment Service (PAM) or **bjb** Waterbill Payment was a facility provided by bank **bjb** to make it easier to receive PAM bill payments quickly, precisely and accurately.

bjb Remittance

Money transfer services to various countries with competitive exchange rates and fees.

bjb Forex dan Derivatif Line

Facility to perform Foreign Exchange (FX) transactions. With product features in the form of Uncommitted and Advised loan, loan facilities are provided in USD (US Dollar), and the maximum loan facility period is 1 (one) year.

Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Guarantee to the buyer (applicant) that payment will only be made after the documents presented are in accordance with the terms agreed by both parties between the seller (beneficiary) and the buyer (applicant). The funding facilities for SKBDN provided by bank **bjb** include:

- *Pre-Financing*
- *Post-Financing*

Trade Finance and Services

Bank **bjb** Trade Finance and Services products provided easy banking transactions to support businesses and businesses abroad. Bank **bjb** Trade Finance and Services Products included:

- Issue Letter of Credit
- Shipping Guarantee
- Financing Against Trust Receipt (FATR)
- Pre Shipment Financing & Post Shipment Financing
- Documentary Collection
- Transferable L/C
- Bill Collection Financing dan Open Account Financing
- Risk Participation
- Forfaiting

bjb Supply Chain Financing

Loan facilities intended to pay bills of Suppliers.

DIGITAL BANKING







Layanan *digital banking* dari bank **bjb** untuk memberikan kemudahan kepada nasabah bank **bjb** dalam bertransaksi secara nyaman, kapanpun dan di manapun.

Automated Teller Machine (ATM) bank bjb

bank **bjb** memiliki jaringan ATM yang luas sehingga nasabah dapat bertransaksi 24 jam sehari 7 hari seminggu.

Cash Recycle Machine (CRM) bank bjb

Merupakan jenis ATM bank yang dapat menerima transaksi setoran maupun tarikan uang tunai.

Kartu ATM/Debit bank bjb

Kartu ATM/ Debit bank **bjb** dapat digunakan untuk berbagai transaksi perbankan di jaringan ATM bank **bjb** maupun jaringan ATM Bersama dan PRIMA/ATM BCA yang tersebar di seluruh Indonesia, serta dapat digunakan pada mesin *Electronic Data Capture* (EDC) yang telah terstandarisasi Gerbang Pembayaran Nasional (GPN).

Jenis Kartu ATM/ Debit bank **bjb**:
- Kartu ATM/ Debit Reguler : Silver, Classic, Gold
- Kartu ATM/ Debit Visa : Gold, Platinum

DIGI by bank bjb

DIGI by bank **bjb** merupakan layanan perbankan elektronik melalui *smartphone* untuk memberikan kenyamanan dan kemudahan dalam melakukan transaksi perbankan kapanpun dan di manapun bagi nasabah bank **bjb** yang di dalamnya terdapat layanan DIGI SMS (SMS Banking), DIGI NET (*Internet Banking*) dan DIGI Mobile (Mobile Banking).

DigiCash by bank bjb

Uang elektronik berbasis *mobile application* yang dapat digunakan untuk melakukan berbagai transaksi melalui *Quick Response Code Indonesian Standard* (QRIS) bagi nasabah/non-nasabah bank **bjb**.

Digital banking services from bank **bjb** to provide convenience to bank **bjb** customers in making transactions comfortably, anytime and anywhere.

Automated Teller Machine (ATM) bank bjb

bank **bjb** had an extensive network of ATMs so customers could transact 24 hours a day 7 days a week.

Cash Recycle Machine (CRM) bank bjb

It was a type of bank ATM that could accept deposit transactions and cash withdrawals.

bank bjb ATM/Debit card

Bank **bjb** ATM/Debit cards could be used for various banking transactions at bank **bjb** ATM networks as well as ATM Bersama and PRIMA/BCA ATM networks spread throughout Indonesia, and could be used on Electronic Data Capture (EDC) machines that had been standardized at the National Payment Gateway (GPN).

Types of bank **bjb** ATM/ Debit Cards:
- Regular ATM/Debit Card : Silver, Classic, Gold
- ATM/Visa Debit Card : Gold, Platinum

DIGI by bank bjb

DIGI by bank **bjb** was an electronic banking service via smartphone to provide comfort and convenience in conducting banking transactions anytime and anywhere for bank **bjb** customers which included DIGI SMS (SMS Banking), DIGI NET (Internet Banking) and DIGI Mobile (Mobile Banking) services.

DigiCash by bank bjb

Mobile application-based electronic money that could be used to carry out various transactions through the Indonesian Standard Quick Response Code (QRIS) for bank **bjb** customers/non-customers.

Internet Banking - DIGI NET

Merupakan fasilitas *e-banking* yang dapat diakses melalui *browser* dengan menggunakan perangkat komputer atau perangkat lainnya.

SMS Banking – DIGI SMS

Layanan perbankan elektronik yang dapat digunakan untuk bertransaksi perbankan melalui SMS di ponsel.

Mobile Banking – DIGI Mobile

Delivery Channel Bank berupa *Mobile Banking*, yang berfungsi memberikan layanan informasi atau transaksi perbankan menggunakan *smartphone* melalui jaringan internet.

bjb DigiLoan

Aplikasi milik bank **bjb** untuk membantu memudahkan masyarakat dalam mengakses dan melakukan pengajuan kredit bank **bjb** melalui ponsel pribadi.

Internet Banking - DIGI NET

It was an e-banking facility that can be accessed via a browser using a computer or other device.

SMS Banking – DIGI SMS

An electronic banking service that could be used for banking transactions via SMS on cell phones.

Mobile Banking – DIGI Mobile

Delivery Channel Bank in the form of Mobile Banking which functioned to provide information services or banking transactions using smartphones via the internet network.

bjb DigiLoan

bank **bjb** application to help make it easier for the public to access and apply for bank **bjb** loans via personal cellphones.

Layanan Lainnya
Other Services







bjb e-Samsat

Layanan untuk kemudahan pembayaran Pajak Kendaraan Bermotor tahunan yang dapat dilakukan melalui *electronic channel* bank **bjb** sehingga nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotor-nya.

bjb T-Samsat

bjb T-Samsat adalah layanan pembayaran pajak kendaraan bermotor (pajak PKB) dengan cara mencicil melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak, sehingga nasabah terhindar dari keterlambatan pembayaran.

Laku Pandai bjb BiSA

bjb BiSA merupakan perluasan layanan bank **bjb**, dimana bank **bjb** menjalin kerjasama dengan nasabah bank **bjb** sebagai Agen Laku Pandai yang dapat melayani transaksi perbankan bagi masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee*.

bjb e-Samsat

Services for the convenience of annual Motor Vehicle Tax payments that could be made through the bank **bjb** electronic channel so that bank **bjb** customers did not have to wait in long queues to make payments for their Motor Vehicle Tax.

bjb T-Samsat

bjb T-Samsat is a service for payment of motor vehicle tax (PKB tax) by installments through savings with an automatic debit mechanism at the time of payment due, so that customers avoided late payments.

Laku Pandai bjb BiSA

bjb BiSA is an expansion of bank **bjb** services, where bank **bjb** cooperates with bank **bjb** customers as agents who can serve banking transactions for the public in real time online using the **bjb** EDC feature with the concept of sharing fees.

bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

Program Pemberdayaan UMKM bank **bjb** baik secara tatap muka seperti kelas pelatihan, konseling usaha dan edukasi maupun secara digital berbasis *e-learning*, kelas *online*, konsultasi usaha *online* dan fasilitasi *webstore* bagi debitur UMKM.

bjb Cash Management Service

Solusi perbankan yang terintegrasi dan dirancang untuk membantu nasabah mengatur *cash flow* yang efektif dan efisien.

1. **bjb *Account Service***
   Layanan perbankan elektronis yang memudahkan nasabah dalam melakukan akses inquiry saldo dan transaksi perbankan lainnya secara *Real Time on Line* berbasiskan web aplikasi dengan mengakses https://cms.bank**bjb**.co.id/login.

2. **bjb *Payroll Service***
   Layanan perbankan bagi Nasabah Istitusi untuk memudahkan pembayaran gaji pegawainya melalui Tabungan bank **bjb** secara tepat waktu, akurat, dan proses yang berjalan efisien.
3. **bjb *Payment Service***
   Fasilitas layanan pembayaran berbagai tagihan (*payment service*) melalui kerjasama dengan berbagai Biller di seluruh Indonesia. Fasilitas Payment Service yang telah dilaksanakan oleh bank **bjb** antara lain, layanan pembayaran biaya pendidikan (**bjb** Edupay), pembayaran tagihan air minum, pembayaran angsuran multifinance, pembayaran tagihan pasien Rumah Sakit, pembayaran Retribusi Perizinan, dan lainnya.
4. **bjb *Pickup and Delivery Service***
   Layanan yang membantu nasabah untuk mengelola pengambilan dan pengiriman dana tunai. melalui Kantor Cabang bank **bjb** terdekat atau Pihak Ketiga (Vendor) yang telah ditunjuk.
5. **bjb *Virtual Account***
   Layanan **bjb** Virtual Account adalah sistem Bank yang dibuat untuk Nasabah Institusi dalam mendaftarkan, mengelola dan memantau rekening buatan yang tidak nyata atau *virtual* dan berfungsi sebagai nomor identifikasi institusi yang dibuat oleh Bank, sesuai dengan permintaan Nasabah Institusi dengan tujuan untuk identifikasi transaksi penerimaan.

bjb Internet Banking Corporate (bjb IBC)

Layanan Perbankan Elektronik untuk institusi sebagai salah satu solusi agar nasabah dapat melakukan transaksi keuangan kapan saja dengan cepat, mudah, tepat dan aman dengan menggunakan jaringan internet.

bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

bank **bjb** MSME Empowerment Program both face-to-face such as training classes, business counseling and education as well as e-learning-based digital, online classes, online business consulting and webstore facilitation for MSME debtors.

bjb Cash Management Service

Integrated banking solutions designed to help customers manage effective and efficient cash flow. **bjb** Cash Management Service features were as follows:

1. **bjb Account Service**
   Electronic banking services that make it easier for customers to access balance inquiries and other banking transactions in Real Time on Line based on a web application by accessing https://cms.bank**bjb**.co.id/login.
2. **bjb Payroll Service**
   Banking services for Institutional Customers to facilitate the payment of employee salaries through bank **bjb** Savings in a timely, accurate and efficient manner.
3. **bjb Payment Service**
   Payment service facilities for various bills (payment service) through collaboration with various Billers throughout Indonesia. Payment Service facilities that have been implemented by bank **bjb** include education fee payment services (**bjb** Edupay), drinking water bill payments, multifinance installment payments, hospital patient bill payments, Licensing Retribution payments, and others.

4. **bjb Pickup and Delivery Service**
   Services that helped customers to manage the collection and delivery of cash funds through the nearest bank **bjb** Branch Office or an appointed Third Parties (Vendor).

5. **bjb Virtual Account**
   bjb Virtual Account service was a Bank system created for Institutional Customers in registering, managing and monitoring artificial accounts that were not real or virtual and functions as an institutional identification number created by the Bank, according to the Institution Customer's request with the aim of identifying receipt transactions.

bjb Internet Banking Corporate (bjb IBC)

Electronic Banking services for institutions as a solution so that customers could make financial transactions quickly, easily, precisely and safely using the internet network.

Safe Deposit Box (SDB)

Jasa penyewaan kotak penyimpanan harta atau surat-surat berharga yang dirancang secara khusus dan ditempatkan dalam ruang khasanah yang kokoh, untuk memberikan rasa aman bagi penggunanya. SDB bank **bjb** memberikan tarif sewa yang kompetitif dan tersedia dalam berbagai ukuran sesuai dengan kebutuhan nasabah.

bjb Prioritas

Layanan terbaik bank **bjb** kepada nasabah prima perorangan (*High Net Worth Individuals*) dengan total minimal dana sebesar Rp500.000.000.

Dukungan Keuangan Bank

Surat Dukungan Keuangan Bank diberikan kepada nasabah yang akan mengikuti proses pelelangan suatu proyek dari penyelenggara proyek instansi pemerintah maupun swasta.

bjb Garansi Bank

Jaminan yang diterbitkan oleh Bank untuk membayar kepada Penerima Jaminan apabila Terjamin cidera janji.

bjb Call 14049

Layanan call center bank **bjb** untuk memberikan informasi produk dan layanan perbankan melalui telepon yang dapat diakses 7 (tujuh) hari seminggu dan 24 jam sehari baik oleh nasabah maupun non-nasabah.

bjb Care

Layanan pengaduan bagi nasabah setia bank **bjb** yang disampaikan melalui surat elektronik atau email bjbcare@bankbjb.co.id.

Safe Deposit Box (SDB)

Rental services for safekeeping of treasures or securities that are specially designed and placed in a sturdy treasury room to provide a sense of security for its users. SDB provided by bank **bjb** provides competitive rental rates and is available in various sizes according to customer needs.

bjb Prioritas

bank **bjb** best service to individual prime customers (High Net Worth Individuals) with a minimum total fund of IDR 500,000,000.

Dukungan Keuangan Bank

Letters of Bank Financial Support were given to customers participating in the bidding process for a project from project organizers from government and private agencies.

bjb Garansi Bank

Collateral issued by the Bank to pay the Guarantee Recipient if the Guaranteed was **in default.**

bjb Call 14049

bank **bjb** call center services to provide information on banking products and services by telephone which could be accessed 7 (seven) days a week and 24 hours a day by both customers and non-customers.

bjb Care

Complaint services for loyal bank **bjb** customers submitted via electronic mail or e-mail bjbcare@bankbjb.co.id**.**





Mobil Edukasi - KCP Mobile

Mobil Edukasi atau disebut juga KCP Mobile merupakan jaringan kantor bank **bjb** yang dapat berpindah tempat atau yang berlokasi pada suatu tempat dalam waktu sementara untuk melayani nasabah yang terdiri dari layanan: ATM, *Teller* & *Customer Service* dan layanan perbankan lainnya.

Weekend Banking

Layanan perbankan di jaringan kantor bank **bjb** yang dilaksanakan pada hari Sabtu dan Minggu.

Inkaso

Layanan untuk menagihkan warkat bank tertarik tanpa melalui proses kliring yang dapat dilaksanakan diseluruh Kantor Cabang bank **bjb.**

Kiriman Uang

Layanan pengiriman uang bagi baik melalui sistem Kliring/SKNBI (Sistem Kliring Nasional Bank Indonesia) maupun sistem BI – RTGS.

Hospital Guarantee

Fasilitas jaminan pembayaran seluruh tagihan rumah sakit di Singapura dan Malaysia untuk menjamin nasabah bank yang akan melakukan perawatan di rumah sakit tersebut.

Modul Penerimaan Negara

Layanan bank **bjb** dalam menerima Setoran Penerimaan Negara dari Wajib Pajak setiap hari kerja bagi nasabah maupun non nasabah.

Mobil Edukasi - KCP Mobile

Educational Cars, also known as KCP Mobile, became a network of bank **bjb** offices that could move from one place to another temporarily to serve customers consisting of services: ATMs, Teller & Customer Service and other banking services.

Weekend Banking

Banking services in the bank **bjb** office network carried out on Saturdays and Sundays.

Inkaso

Services for billing interested bank drafts without going through a clearing process that could be carried out in all bank **bjb** branch offices.

Remittance

Money transfer services for both through the Clearing system/ SKNBI (Bank Indonesia National Clearing System) and the BI - RTGS system.

Hospital Guarantee

Guarantee facility for payment of all hospital bills in Singapore and Malaysia to guarantee bank customers treated at the hospital.

Modul Penerimaan Negara

bank **bjb** services in receiving State Revenue Deposits from Taxpayers every working day for customers and non-customers.







Sampai dengan tahun 2022, bank **bjb** memiliki 1 Kantor Pusat dan 946 jaringan kantor yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan jaringan kantor lainnya seperti layanan **bjb** Prioritas, *weekend banking*, dan Sentra UMKM.

As of 2022, bank **bjb** has 1 Head Office and 946 office networks and services consisting of Regional Offices, Branch Offices, Sub-Branch Offices, and other office networks such as **bjb** Prioritas services, weekend banking, and MSME Centers.

Tabel Jaringan Kantor selama 5 tahun terakhir
Table of Office Network for the last 5 years

Jenis Kantor / Types of Offices	2022	2021	2020	2019	2018
Kantor Pusat / Head Office	1	1	1	1	1
Kantor Wilayah / Regional Office	5	5	5	5	5
Kantor Cabang / Branch Office	65	65	65	65	65
Kantor Cabang Pembantu / Sub-branch Office	841	874	315	316	314
Kantor Kas / Cash Unit	-	-	346	351	349
Sentra UMKM / MSME Center	6	6	6	6	6
TOTAL	**918**	**951**	**738**	**744**	**740**
TERMINAL PERBANKAN ELEKTRONIK (TPE) / ELECTRONIC BANKING TERMINAL					
ATM	1,711	1,743	1,734	1,526	1,386
Cash Recycle Machine	116	29	3	-	-
TOTAL	**1,827**	**1,772**	**1,737**	**1,526**	**1,386**
LAYANAN / SERVICES					
bjb Prioritas	18	18	18	16	11
Weekend Banking	12	13	12	11	11

Wilayah Operasional
Operational Area



Kantor Wilayah I
Regional Office I

Bandung
Karawang
Sukabumi
Subang
Cianjur
Purwakarta
Soreang
Cimahi
Suci
Tamansari
Palabuhan ratu
Padalarang
Sumbersari
Majalaya
Buah Batu
Sukajadi
Jatinangor

Kantor Wilayah
Regional Office II

Bekasi
Bogor
Depok
Cikarang
Rawamangun
Cibinong
Jakarta
Kebayoran Baru
Gajah Mada
Medan
Batam
Pekanbaru
Hasyim Ashari
Palembang
Rasuna Said
S. Parman
Saharjo

Kantor Wilayah III
Regional Office III

Cirebon
Ciamis
Tasikmalaya
Indramayu
Sumedang
Kuningan
Majalengka
Garut
Sumber
Banjar
Patrol
Pangandaran
Singaparna

Kantor Wilayah IV
Regional Office IV

KCK Banten
Tangerang
Rangkasbitung
Labuan
Pandeglang
Cilegon
Kabupaten Tangerang
Tangerang Selatan
Bandar Lampung
Daan Mogot

Kantor Wilayah V
Regional Office V

Surabaya
Semarang
Makassar
Balikpapan
Tegal
Denpasar
Surakarta
Banjarmasin

Tabel Jaringan Kantor dan Layanan Per Wilayah Tahun 2022
Table of Office and Service Networks by Region in 2022

Wilayah Regional	Jenis Kantor / Type of Office						
	Kantor Cabang Branch Office	Kantor Cabang Pembantu Sub-branch Office	Sentra UMKM MSME Center	Terminal Perbankan Elektronik Electronic Banking Terminal		Layanan Services	
				ATM	CRM	bjb Prioritas	*Weekend Banking*
Kantor Wilayah I / Regional Office I	17	262	1	514	37	5	7
Kantor Wilayah II / Regional Office II	17	193	1	382	29	6	2
Kantor Wilayah III / Regional Office III	13	227	2	410	26	2	2
Kantor Wilayah IV / Regional Office IV	10	134	1	319	22	2	1
Kantor Wilayah V / Regional Office V	8	25	1	86	2	3	-
TOTAL	**65**	**841**	**6**	**1,711**	**116**	**18**	**12**

Inovasi Outlet
Outlet Innovation

bjb Prioritas

Transformasi layanan "**bjb** Precious" menjadi "**bjb** Prioritas" dengan konsep yang lebih familiar, *simple* dan *modern* sebagai upaya untuk mendukung visi bank **bjb** menjadi bank pilihan utama, bank **bjb** memiliki layanan Prioritas yang khusus melayani nasabah istimewa. **bjb** Prioritas terlahir untuk menjadi layanan prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya. Lahirnya nama baru **bjb** Prioritas dengan konsep yang lebih modern, *simple* dan familiar menjadi bagian dari upaya pengembangan bisnis dan diharapkan dapat menjangkau nasabah secara lebih luas.

bjb Prioritas memberikan layanan prima bagi para nasabah *High Net Worth Customer*. **bjb** Prioritas melayani secara personal di ruangan khusus dengan prinsip kemudahan, keramahan, dan kenyamanan. Benefit yang dinikmati oleh nasabah **bjb** Prioritas sangat banyak dan beragam antara lain, layanan konsultasi keuangan dan pengelolaan aset, layanan konsultasi kesehatan dan pendidikan di luar negeri, fasilitas *airport lounge*, bingkisan spesial di setiap perayaan hari raya keagamaan dan berbagai keunggulan lainnya.

bjb Prioritas

Transformation of "**bjb** Precious" services into " **bjb** Prioritas" with a more familiar, simple and modern concept as an effort to support bank **bjb** vision of becoming the bank of choice, bank **bjb** had Priority services that specifically served special customers. **bjb** Prioritas was established to be a priority service that can be relied upon in providing trusted financial solutions and personal services. The birth of a new **bjb** Prioritas name with a more modern, simple and familiar concept was part of business development efforts and was expected to reach a wider range of customers.

Priority **bjb** provided excellent service for High Net Worth Customer customers. **bjb** Prioritas serves personally in a particular room with the principles of convenience, friendliness, and comfort. The benefits enjoyed by **bjb** Prioritas customers are many and varied, including financial consulting services and asset management, health and education consulting services abroad, airport lounge facilities, unique gifts at every religious holiday celebration and various other benefits.







Inovasi Layanan *E-Channel*

Di era industri 4.0 ini, bank **bjb** meluncurkan berbagai kemudahan pembayaran dalam layanan *digital* seperti *mobile banking* dan *Quick Response Indonesia Standard* (QRIS) adalah sistem pembayaran yang menggunakan sebuah *barcode* atau Standar kode QR Nasional untuk memfasilitasi pembayaran kode QR di Indonesia yang akan dipindai setiap akan melakukan transaksi pembayaran/transfer, uang elektronik, *virtual account*, *Internet Banking Corporate* (IBC), agen Laku Pandai, *E-Tax* bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Inovasi tersebut merupakan fitur yang terdapat pada fasilitas layanan DIGI dan DigiCash by bank **bjb**.

E-Channel Service Innovation

In this industrial era 4.0, bank **bjb** launched various payment facilities in digital services such as mobile banking, Quick Response Indonesia Standard (QRIS) which supports Quick Response Indonesia Standard (QRIS) is a payment system that uses a barcode or National QR code standard to facilitate payments. QR codes in Indonesia that will be scanned every time you make a payment/ transfer transaction, electronic money, virtual accounts, Corporate Internet Banking (IBC), Laku Pandai agents, bank **bjb** E-Tax to deposit Rural and Urban Land and Building Tax (PBB-P2)). This innovation is a feature found in the DIGI and DigiCash by bank **bjb** service facilities.







Selain pembaruan fasilitas dan tampilan pada layanan DIGI dan DigiCash by bank **bjb**, pembaruan juga ditambahkan dalam situs *web* resmi bank **bjb** (www.bankbjb.co.id) yang dapat diakses langsung oleh pengguna secara *mobile* untuk mengetahui informasi mengenai bank **bjb** serta layanan dan promosi yang ditawarkan bank **bjb**. Pembaruan ini mempermudah nasabah bank **bjb** untuk mengetahui berbagai informasi selain menggunakan **bjb** Call Center 14049, email **bjb** Care (bjbcare@bankbjb.co.id), dan media sosial bank **bjb** (Instagram, Facebook, Twitter dan YouTube).

In addition to updating facilities and displays on DIGI and DigiCash by bank **bjb** services, updates have also been added to the bank **bjb** official website (www.bankbjb.co.id) which can be accessed directly by mobile users to find out information about bank **bjb** as well as services and promotions offered by bank **bjb**. This update makes it easier for bank **bjb** customers to find various information other than using the **bjb** Call Center 14049, **bjb** Care email (bjbcare@bankbjb.co.id), and bank **bjb** social media (Instagram, Facebook, Twitter and YouTube).

Inovasi juga dilakukan dalam layanan *E-Tax* bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Kerjasama bank **bjb** terkait Layanan Penerimaan Pajak Daerah dengan Provinsi DKI Jakarta dan 34 Kota dan Kabupaten wilayah Jawa Barat dan Banten serta 6 (enam) Kota di luar wilayah Jawa Barat dan Banten (Provinsi Kepulauan Riau, Kota Batam, Kota Pekanbaru, Kota Binjai, Kabupaten Pesawaran dan Kota Surakarta), khususnya layanan PBB-P2 membuat Wajib Pajak di wilayah tersebut dapat melakukan pembayaran PBB-P2 secara *online* melalui aplikasi DIGI & DigiCash by bank **bjb.**

Innovations were also carried out in the bank **bjb** E-Tax service to deposit Rural and Urban Land and Building Tax (PBB-P2). Bank **bjb** cooperation related to Regional Tax Revenue Services with DKI Jakarta and 34 Cities and Regencies in West Java and Banten regions as well as 6 (six) Cities outside the West Java and Banten regions (Riau Archipelago Province, Batam City, Pekanbaru City, Binjai City, Regency Pesawaran and Surakarta City) especially PBB-P2 services made taxpayers in the region could make PBB-P2 online payment through the DIGI & DigiCash by bank **bjb** application.

bjb E-Samsat merupakan layanan sistem administrasi manunggal satu atap (samsat) secara elektronik atau E-Samsat. E-Samsat merupakan layanan pembayaran Pajak Kendaraan Bermotor tahunan. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, khususnya dalam hal pembayaran Pajak Kendaraan Bermotor tahunan. Saat ini, nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotornya, karena pembayaran dapat dilakukan di seluruh *e-channel* bank **bjb** yang tersebar di seluruh Indonesia. bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat melalui Aplikasi Sambara (Samsat Mobile Jawa Barat), Tim Pembina Samsat Provinsi Banten melalui program Sambat (Samsat Banten Hebat dan Tim Pembina Samsat Provinsi Kepulauan Riau melalui program E-Samsat Kepri serta Tim Pembina Samsat Nasional melalui program SIGNAL (samsat digital nasional).

bjb E-Samsat is an electronic one-roof unified administrative system (Samsat) service or E-Samsat. E-Samsat is an annual Motor Vehicle Tax payment service. This E-Samsat payment service is one of bank **bjb** best services for its customers, especially in terms of paying the annual Motor Vehicle Tax. Currently, bank **bjb** customers do not need to wait in long queues to make payments for their Motor Vehicle Tax, because payments can be made in all bank **bjb** e-channels spread throughout Indonesia. bank **bjb** cooperates with the West Java Province Samsat Advisory Team through the Sambara Application (West Java Mobile Samsat), Banten Province Samsat Advisory Team through the Sambat program (Banten Hebat Samsat and Riau Archipelago Province Samsat Advisory Team through the Kepri E-Samsat program and Samsat Advisory Team Nationally through the SIGNAL (samsat digital nasional) program.

bjb T-SAMSAT merupakan pengembangan dari layanan **bjb** E-Samsat, yaitu layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara pembayaran berkala atau tahunan melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak. Saat ini **bjb** T-Samsat hanya melayani pembayaran PKB untuk wilayah Jawa Barat, namun sedang dalam

bjb T-SAMSAT is a development of the **bjb** E-Samsat service, which is a motorized vehicle tax (PKB) payment service by means of periodic or annual payments through savings with an automatic debit mechanism when tax payments are due. Currently **bjb** T-Samsat only serves PKB payments for the West Java region, but is in the process of being developed so that it can serve PKB

proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya. Untuk memberikan kemudahan, registrasi **bjb** T-Samsat juga dapat dilakukan via aplikasi DIGI by bank **bjb**. Selain itu, terdapat **bjb** Digi Loan adalah aplikasi milik bank **bjb** untuk membantu masyarakat dalam pengajuan produk kredit bank **bjb** melalui ponsel pribadi.

Agen Laku Pandai bjb BiSA

Agen Laku Pandai **bjb** BiSA dapat mengakomodasikan berbagai kebutuhan transaksi perbankan baik nasabah eksisting maupun non nasabah di wilayah *remote* area. Agen Laku Pandai **bjb** BiSA menggunakan sarana mesin *Electronic Data Capture* (EDC) untuk dapat bertransaksi secara (*realtime online*) sehingga pelayanan lebih efisien dan fleksibel karena tidak harus datang ke kantor bank yang lokasinya jauh.

Segmentasi individu yakni agen yang direkrut dari perorangan seperti petani, nelayan, perangkat desa, pensiunan, guru, pedagang dan lainnya. Sedangkan kelompok antara lain kelompok tani dan nelayan, Badan Usaha Milik Desa (Bumdes), perusahaan dan instansi.

Manfaat Agen Laku Pandai itu adalah layanan perbankan menjadi lebih dekat tanpa harus datang ke Kantor Bank. Transaksi perbankan yang dapat dilakukan di Agen Laku Pandai **bjb** BiSA antara lain, setor/tarik tunai, pemindahbukuan antar rekening bank **bjb** maupun transfer antar bank. Selain itu, juga melayani transaksi pembelian dan pembayaran antara lain, pembelian pulsa, *top up e-Wallet*, serta pembayaran BPJS Kesehatan, TV Berlangganan, PAM/PDAM, PBB dan sebagainya.

payments in other parts of Indonesia. To provide convenience, **bjb** T-Samsat registration can also be done via the DIGI by bank **bjb** application. In addition, there is **bjb** Digi Loan, which is an application owned by bank **bjb** to assist the public in applying for bank **bjb** loan products via personal cellphones.

Laku Pandai bjb BiSA Agent

Laku Pandai **bjb** BiSA agent can accommodate a variety of banking transaction both existing and noncustomer customers in remote areas. Laku Pandai **bjb** BiSA agent use Electronic Data Capture (EDC) machines to be able to transact in real time so that the service is more efficient and flexible because they do not have to come to a bank office located far away.

Individual segmentation, namely agents recruited from individuals such as farmers, fishermen, village officials, retirees, teachers, traders and others. While groups include farmers and fishermen groups, Village-Owned Enterprises (BUMDes), companies and agencies.

The benefit of the Laku Pandai Agent is that banking services become closer without having to come to the Bank Office. Banking transactions that can be carried out at the Laku Pandai **bjb** BiSA Agent include cash deposits/withdrawals, transfers between bank **bjb** accounts and transfers between banks. In addition, it also serves purchase and payment transactions, including pulse purchases, e-Wallet top ups, as well as payments for BPJS Health, Pay TV, PAM/PDAM, PBB and so on.











Daftar Keanggotaan Asosiasi

List of Association Membership

Organisasi maupun asosiasi memiliki peran yang penting bagi suatu perusahaan, baik dari segi bisnis maupun sosial. Hal itu mendorong bank **bjb** untuk berperan aktif dalam keanggotaan organisasi atau asosiasi terutama di Indonesia. Aktifnya bank **bjb** pada keanggotaan diharapkan dapat memperluas pengetahuan tentang perkembangan lingkungan bisnis, mengembangkan hubungan bisnis, dan memperkuat eksistensi perseroan. Selain itu, bank **bjb** mendapatkan informasi terkini terkait isu-isu material yang terjadi di Indonesia terutama mengenai topik-topik berkelanjutan seperti *Environmental, Social,* dan *Governance* (ESG). Sampai akhir 2022, bank **bjb** hanya tercatat sebagai anggota asosiasi keuangan nasional sebagai berikut:

1. Asosiasi Emiten Indonesia (AEI)
2. Asosiasi Perbankan Daerah (ASBANDA)
3. Badan Musyawarah Perbankan Daerah (BMPD)
4. Perbankan Nasional (Perbanas)
5. Forum Komunikasi Dewan Komisaris Bank Pembangunan Daerah Seluruh Indonesia (FKDK BPD SI)
6. Asosiasi Bank Agen Penjual Efek Reksa Dana Indonesia (ABAPERDI).
7. Asosiasi Asuransi Jiwa Indonesia (AAJI)
8. Asosiasi Bank Kustodian Indonesia (ABKI)
9. Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)

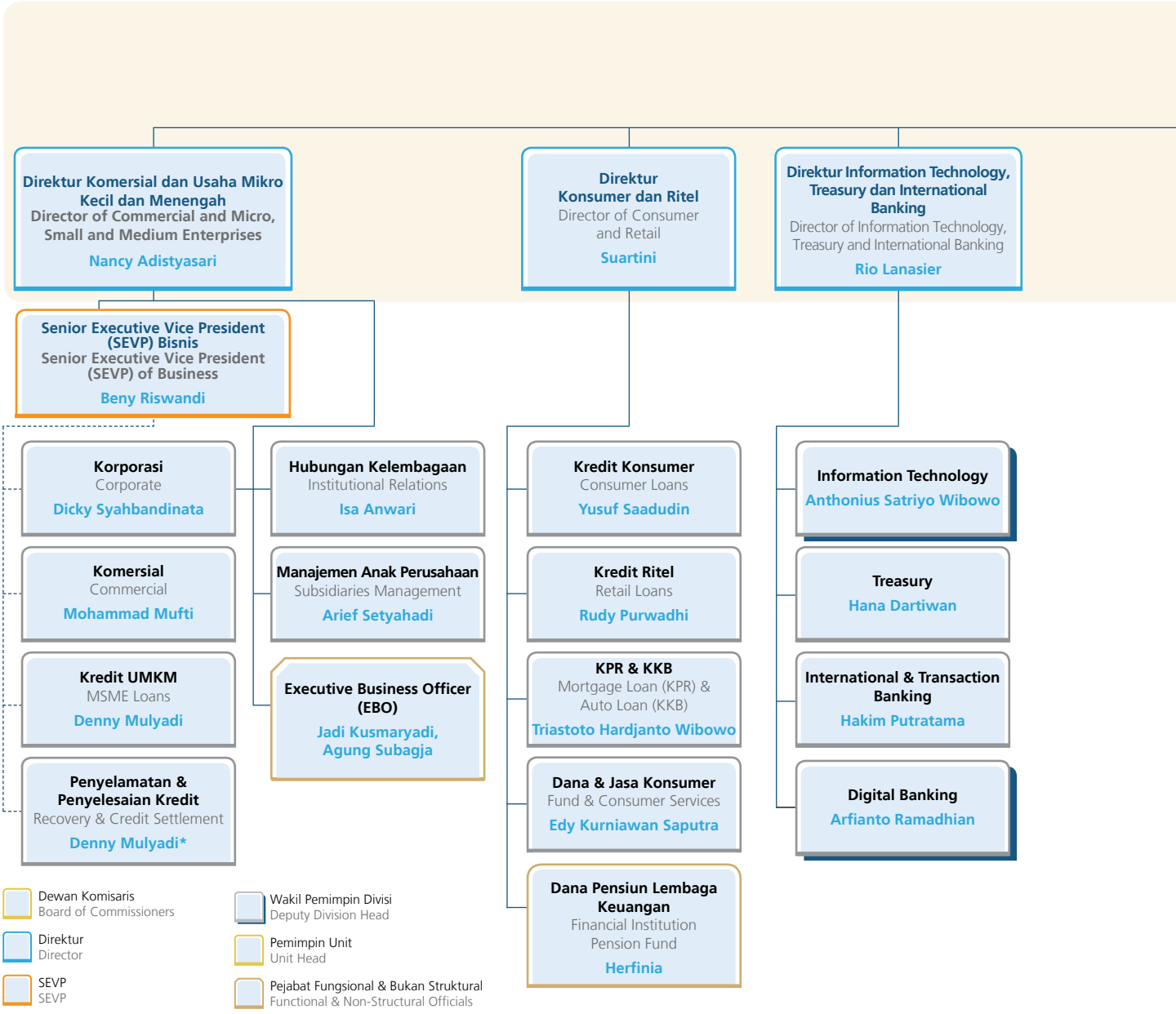
Organizations and associations have an important role for a company, both from a business and social perspective. This encourages bank **bjb** to play an active role in membership of organizations or associations, especially in Indonesia. The activeness of bank bjb in membership is expected to broaden knowledge about developments in the business environment, develop business relationships, and strengthen the existence of the company. In addition, bank **bjb** obtains the latest information related to material issues that occur in Indonesia which are also important and related to the company's business operations, especially regarding sustainable topics such as Environmental, Social, and Governance (ESG). Until the end of 2022, bank **bjb** is only listed as a member of the national finance association as shown below:

1. Association of Indonesian Issuers (AEI)
2. Regional Banking Association (ASBANDA)
3. Regional Banking Consultative Body (BMPD)
4. National Banking (Perbanas)
5. Communication Forum for the Board of Commissioners of Regional Development Banks throughout Indonesia (FKDK BPD SI)
6. Association of Indonesian Mutual Fund Selling Agent Banks (ABAPERDI).
7. Indonesian Life Insurance Association (AAJI)
8. Indonesian Custodian Bank Association (ABKI)
9. Indonesia Sustainable Finance Initiative (IKBI)

Struktur Organisasi
Organization Structure

Seiring dengan perkembangan bisnis Bank, Struktur Organisasi Perseroan telah mengalami beberapa kali perubahan. Perubahan terakhir di tahun 2021 Berdasarkan Surat Keputusan Direksi No. 0833/SK/DIR-PST/2021 Tanggal 31 Desember 2021 tentang Struktur Organisasi bank **bjb.** Dengan demikian, struktur organisasi bank **bjb** per tanggal 31 Desember 2022 adalah sebagai berikut.

Along with the development of the Bank's business, the Company's Organizational Structure has undergone several changes. The last amendment in 2021 Based on the Decree of the Directors No. 0833/SK/DIR-PST/2021 December 31, 2021 regarding the Organizational Structure of bank **bjb**. Thus, the organizational structure of bank **bjb** as of December 31, 2022 was as follows:



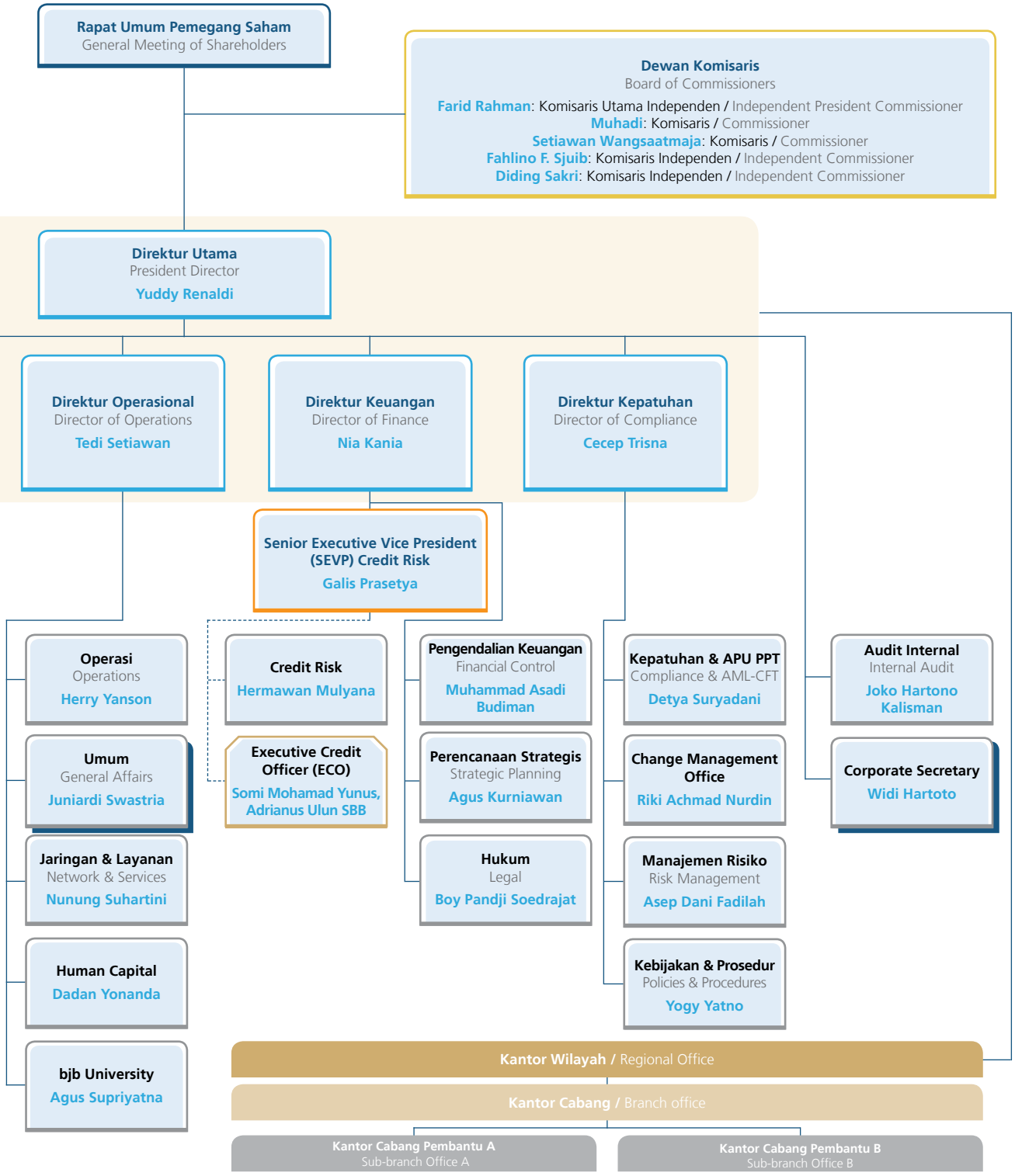
*) Pelaksana Tugas
Tasks Executor

Anggota Komite di Bawah Dewan Komisaris per 31 Desember 2022 adalah sebagai berikut:
1. Komite Audit: Farid Rahman (Ketua merangkap anggota).
2. Komite Nominasi dan Remunerasi: Farid Rahman (Ketua merangkap Anggota).
3. Komite Pemantau Risiko: Diding Sakri (Ketua Merangkap Anggota), Farid Rahman (Anggota).
4. Komite Tata Kelola Terintegrasi: Fahlino F. Sjuib (Ketua Merangkap Anggota).

Nama anggota Komite di Bawah Dewan Komisaris dapat dilihat pada bab Tata Kelola Perusahaan.

Committee members under the Board of Commissioners as of December 31, 2022 are as follows:
1. Audit Committee: Farid Rahman (Chairman concurrently member).
2. Nomination and Remuneration Committee: Farid Rahman (Chairman concurrently Member).
3. Risk Monitoring Committee: Diding Sakri (Chairman concurrently Member), Farid Rahman (Member).
4. Integrated Governance Committee: Fahlino F. Sjuib (Chairman concurrently Member).

Names of Committee members under the Board of Commissioners can be seen in the Corporate Governance chapter.



Anggota Komite di Bawah Direksi per 31 Desember 2022 adalah sebagai berikut:
1. Komite Manajemen Risiko: Cecep Trisna (Ketua merangkap sebagai anggota tetap).
2. Komite Kebijakan Perkreditan: Yuddy Renaldi (Ketua merangkap sebagai anggota tetap).
3. Komite Pengarah Teknologi Informasi: Rio Lanasier (Ketua).
4. Komite Manajemen Risiko Terintegrasi: Cecep Trisna (Ketua merangkap sebagai anggota tetap).
5. Assets and Liability Committee (ALCO): Yuddy Renaldi (Ketua).
6. Komite Risiko Permodalan: Arief Setyahadi (Ketua).

Nama anggota Komite di Bawah Direksi dapat dilihat pada bab Tata Kelola Perusahaan.

Committee members under the Board of Directors as of December 31, 2022 are as follows:
1. Risk Management Committee: Cecep Trisna (Chairman concurrently as a permanent member).
2. Credit Policy Committee: Yuddy Renaldi (Chairman concurrently as a permanent member).
3. Information Technology Steering Committee: Rio Lanasier (Chairman).
4. Integrated Risk Management Committee: Cecep Trisna (Chairman concurrently as a permanent member).
5. Assets and Liability Committee (ALCO): Yuddy Renaldi (Chairman).
6. Capital Risk Committee: Arief Setyahadi (Chairman).

Names of Committee members under the Board of Directors can be seen in the Corporate Governance chapter.

Profil Direksi
Directors Profiles



Yuddy Renaldi
Direktur Utama /
President Director

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bogor pada tahun 1964, usia 58 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990).
- Master bidang Manajemen dari STIE IPWI Jakarta (2000).

Sertifikasi
Sertifikasi Manajemen Risiko Level 5 oleh IBI dan LSPP (2019).

Pengalaman Kerja
- Group Head Subsidiaries Management Bank Mandiri (2016 – 2017).
- Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019).
- Direktur Utama bank **bjb** (2019 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Periode Menjabat
30 April 2019 – saat ini (periode pertama).

Jabatan Rangkap
- Ketua merangkap Anggota Komite Kebijakan Perkreditan bank **bjb** (2019 – saat ini).
- Ketua Asset and Liability Committee (ALCO) bank **bjb** (2019 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
1.462.383 lembar saham

Place and Date of Birth/Age
Born in Bogor in 1964, 58 years old as of December 2022.

Educational Background
- Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990).
- Master in Management from STIE IPWI Jakarta (2000).

Certification
Level 5 Risk Management Certification by IBI and LSPP (2019).

Work Experience
- Group Head Subsidiaries Management Bank Mandiri (2016 – 2017).
- Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019).
- President Director of bank **bjb** (2019 – present).

Appointment History
Appointed as President Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Serving Period
April 30, 2019 – present (first period).

Concurrent Positions
- Chairman concurrently as member of the bank **bjb** Credit Policy Committee (2019 – present).
- Chairman of the Asset and Liability Committee (ALCO) bank **bjb** (2019 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
1,462,383 shares

Nia Kania

Direktur Keuangan /
Director of Finance



Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990).
- Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020).

Sertifikasi
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).

Pengalaman Kerja
- Direktur Utama Dana Pensiun bank **bjb** (2013-2014).
- Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014).
- Direktur Keuangan bank **bjb** (2014-2018).
- Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021).
- Direktur Keuangan bank **bjb** (2021 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.

Periode Menjabat
- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga).

Jabatan Rangkap
- Anggota Komite Manajemen Risiko bank **bjb** (2022 – saat ini).
- Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2022 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
1.647.090 lembar saham

Place and Date of Birth/Age
Born in Bandung in 1966, 56 years old as of December 2022.

Educational Background
- Bachelor in Economics from Padjadjaran University Bandung (1990).
- Master in Law from Padjadjaran University Bandung (2020).

Certification
Level 5 Risk Management Certification by LSPP (2020).

Work Experience
- President Director of the bank **bjb** Pension Fund ((2013-2014).
- Head of Network and Service Division of bank **bjb** (2014).
- Director of Finance of bank **bjb** (2014-2018).
- Director of Finance and Risk Management bank **bjb** (2018 – 2021).
- Director of Finance of bank **bjb** (2021 –present).

Appointment History
Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.

Serving Period
- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – present (third period)

Concurrent Positions
- Member of bank **bjb** Risk Management Committee (2022 – present).
- Deputy Chairman concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2022 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
1,647,090 shares



Suartini

Direktur Konsumer dan Ritel /
Director of Consumer and Retail

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bandung pada tahun 1968, usia 54 tahun per Desember 2022.

Riwayat Pendidikan
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).

Sertifikasi
Sertifikasi Manajemen Risiko Level 5 oleh IBI (2018).

Pengalaman Kerja
- Direktur Komersial bank **bjb** (2014-2018).
- Direktur Konsumer dan Ritel bank **bjb** (2018).
- Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2018).
- Direktur Konsumer dan Ritel bank **bjb** (2018 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.

Periode Menjabat
- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga)

Jabatan Rangkap
- Anggota Komite Manajemen Risiko bank **bjb** (2022 – saat ini).
- Anggota Komite Kebijakan Perkreditan bank **bjb** (2022 – saat ini).
- Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2022 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
1.433.290 lembar saham

Place and Date of Birth/Age
Born in Bandung in 1968, 54 years old as of December 2022.

Educational Background
Bachelor in Statistics from Padjadjaran University Bandung (1993).

Certification
Level 5 Risk Management Certification by IBI (2018).

Work Experience
- Director of Commercial bank **bjb** (2014-2018).
- Director of Consumer and Retailbank **bjb** (2018).
- Director of Consumer and Retail who carries out her duties as Director of Commercial and Micro, Small and Medium Enterprises bank **bjb** (2018).
- Director of Consumer and Retailbank **bjb** (2018 – present).

Appointment History
Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.

Serving Period
- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – now (third period).

Concurrent Positions
- Member of bank **bjb** Risk Management Committee (2022 – present).
- Member of the bank **bjb** Credit Policy Committee (2022 – present).
- Deputy Chairman concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2022 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
1,433,290 shares



Tedi Setiawan

Direktur Operasional /
Director of Operations

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991).
- Master bidang Manajemen Keungan dari Universitas Pasundan Bandung (2017).

Sertifikasi
Sertifikasi Manajemen Risiko Level 5 oleh BSMR (2020).

Pengalaman Kerja
- Pemimpin Divisi Perencanaan Strategis (2015-2018).
- *Senior Executive Vice President Credit Risk* (2018-2019).
- Direktur Operasional bank **bjb** (2019 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Periode Menjabat
30 April 2019 – saat ini (periode pertama).

Jabatan Rangkap
- Anggota Komite Manajemen Risiko bank **bjb** (2019 – saat ini).
- Anggota Komite Kebijakan Perkreditan bank **bjb** (2019 – saat ini).
- Anggota Asset and Liability Committee (ALCO) bank **bjb** (2019 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
906.791 lembar saham

Place and Date of Birth/Age
Born in Bandung in 1966, 56 years old as of December 2022.

Educational Background
- Bachelor in State Administration from Parahyangan Catholic University Bandung (1991).
- Master in Financial Management from Pasundan University Bandung (2017).

Certification
Level 5 Risk Management Certification by BSMR (2020).

Work Experience
- Head of Strategic Planning Division (2015-2018).
- Senior Executive Vice President Credit Risk (2018-2019).
- Director of Operationsbank **bjb** (2019 – present).

Appointment History
Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Serving Period
April 30, 2019 – present (first period).

Concurrent Positions
- Member of bank **bjb** Risk Management Committee (2019 – present).
- Member of the bank **bjb** Credit Policy Committee (2019 – present).
- Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2019 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
906,791 shares



Rio Lanasier

Direktur Information Technology, Treasury dan International Banking /
Director of Information Technology, Treasury and International Banking

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Tangerang pada tahun 1975, usia 47 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998).
- Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).

Sertifikasi
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2019).

Pengalaman Kerja
- Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).
- Direktur Information Technology, Treasury dan International Banking bank **bjb** (2019 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Periode Menjabat
30 April 2019 – saat ini (periode pertama).

Jabatan Rangkap
- Anggota Komite Manajemen Risiko bank **bjb** (2019 - saat ini).
- Ketua Komite Pengarah Teknologi Informasi bank **bjb** (2019 - saat ini).
- Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2019 - saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
906.801 lembar saham

Place and Date of Birth/Age
Born in Tangerang in 1975, 47 years old as of December 2022.

Educational Background
- Bachelor of Civil Engineering from Parahyangan Catholic Bandung (1998).
- Master in Civil & Environment Engineering from University of New South Wales Sydney Australia (2000).

Certification
Risk Management Certification Level 5 by LSPP (2019).

Work Experience
- Director of Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).
- Director of Information Technology, Treasury and International Banking bank **bjb** (2019 – present).

Appointment History
Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Serving Period
April 30, 2019 – present (first period).

Concurrent Positions
- Member of the bank **bjb** Risk Management Committee (2019 - present).
- Chairman of the bank **bjb** Information Technology Steering Committee (2019 - present).
- Deputy Chairman concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2019 - present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
906,801 shares



Nancy Adistyasari

Direktur Komersial dan Usaha Mikro Kecil dan Menengah /
Director of Commercial & Micro, Small and Medium Enterprises

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bojonegoro pada tahun 1981, usia 41 tahun per Desember 2022.

Riwayat Pendidikan
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).

Sertifikasi
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).

Pengalaman Kerja
- Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2020 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.

Periode Menjabat
1 September 2020 – saat ini (periode pertama).

Jabatan Rangkap
- Anggota Komite Manajemen Risiko bank **bjb** (2022 – saat ini).
- Anggota Komite Kebijakan Perkreditan bank **bjb** (2022 – saat ini).
- Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2022 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
394.242 lembar saham

Place and Date of Birth/Age
Born in Bojonegoro in 1981, 41 years old as of December 2022.

Educational Background
Bachelor in Geophysics and Meteorology from the Bandung Institute of Technology (2004).

Certification
Level 5 Risk Management Certification by LSPP (2020).

Work Experience
- Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Director of Commercial and Micro, Small and Medium Enterprises bank **bjb** (2020 – present).

Appointment History
Appointed as Director of bank **bjb** for the first time based on the Deed of the Extraordinary GMS Number 03 dated September 1, 2020.

Serving Period
September 1, 2020 – present (first period).

Concurrent Positions
- Member of the bank **bjb** Risk Management Committee (2022 – present).
- Member of the bank **bjb** Credit Policy Committee (2022 – present).
- Deputy Chairperson concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2022 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
394,242 shares



Cecep Trisna

Direktur Kepatuhan /
Director of Compliance

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bandung pada tahun 1967, usia 55 tahun per Desember 2022.

Riwayat Pendidikan
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).

Sertifikasi
- Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019).
- Sertifikasi Manajemen Risiko oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020).
- Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020).
- Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).
- Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).

Pengalaman Kerja
- Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017).
- Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018).
- Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021).
- Direktur Kepatuhan bank **bjb** (2021 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan Nomor 10 tanggal 06 April 2021.

Periode Menjabat
6 April 2021 – saat ini (periode pertama).

Jabatan Rangkap
- Ketua merangkap Anggota Komite Manajemen Risiko bank **bjb** (2021 – saat ini).
- Wakil Ketua Komite Pengarah Teknologi Informasi bank **bjb** (2021 – saat ini).
- Ketua merangkap Anggota Komite Manajemen Risiko Terintegrasi (2021 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
135.510 lembar saham

Place and Date of Birth/Age
Lahir di Bandung pada tahun 1967, usia 55 tahun per Desember 2022.

Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).

Certification
- Level 1 Compliance Certification by the Compliance Banking Director Communication Forum (FKDKP) (2019).
- Level 2 Compliance Certification by the Compliance Banking Director Communication Forum (FKDKP (2019).
- Level 2 Compliance Certification by the Indonesian Banking Professional Certification Agency (LSPP) (2019).
- Level 5 Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020).
- Risk Management Certification for Resilience Strategies in the Implementation of Risk Management During the COVID-19 Pandemic (2020).
- Executive Level 3 Compliance & AML Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).
- Competency Certification Level 3 Compliance Executive Level by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Work Experience
- Head of Education and Training Division (2014 - 2017).
- Leader of bank **bjb** Employee Welfare Foundation (2017 - 2018).
- Head of Compliance and AML-CFT Division (2018 - 2021).
- Director of Compliance bank **bjb** (2021 – saat ini).

Appointment History
Appointed as Director of bank **bjb** for the first time based on the Deed of the Annual GMS Number 10 dated April 06, 2021.

Serving Period
April 6, 2021 – present (first period).

Concurrent Positions
- Chairman concurrently as member of bank **bjb** Risk Management Committee (2021 – present).
- Vice Chairman of bank **bjb** Information Technology Steering Committee (2021 – presentt).
- Chairman concurrently as a member of the Risk Management Committee Integrated (2021 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
135,510 shares

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Selama tahun 2022, tidak terjadi perubahan komposisi Direksi, sehingga komposisi Direksi pada tahun 2022 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Changes in The Composition of Members of The Directors and The Reasons for The Changes

During 2022, there was no change in the composition of the Board of Directors, so that the composition of the Board of Directors in 2022 is 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors are domiciled in the working area of the bank **bjb** office. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi
Table of Composition and Basis of Appointment of the Directors

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Yuddy Renaldi	Direktur Utama President Director	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	3 Juli 2019 July 3, 2019
Nia Kania	Direktur Keuangan Director of Finance	OJK	• RUPS Luar Biasa tanggal 19 Desember 2014 • RUPS Tahunan tanggal 28 Februari 2018 • RUPS Tahunan tanggal 30 Maret 2022 • Extraordinary GMS on December 19, 2014 • Annual GMS on February 28, 2018 • Annual GMS on March 30, 2022	• 19 Desember 2014 • 28 Februari 2018 • 30 Maret 2022 • December 19, 2014 • February 28, 2018 • March 30, 2022
Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK	• RUPS Luar Biasa tanggal 19 Desember 2014 • RUPS Tahunan tanggal 28 Februari 2018 • RUPS Tahunan tanggal 30 Maret 2022 • Extraordinary GMS on December 19, 2014 • Annual GMS on February 28, 2018 • Annual GMS on March 30, 2022	• 19 Desember 2014 • 28 Februari 2018 • 30 Maret 2022 • December 19, 2014 • February 28, 2018 • March 30, 2022
Tedi Setiawan	Direktur Operasional Director of Operations	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	OJK	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	1 September 2020 September 1, 2020
Cecep Trisna	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan tanggal 6 April 2021 Annual GMS on April 6, 2021	22 Juli 2021 July 22, 2021

Profil Dewan Komisaris
Board of Commissioners Profiles



Farid Rahman
Komisaris Utama Independen /
Independent President Commissioner

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Jakarta pada tahun 1958, usia 64 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983).
- Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).

Sertifikasi
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2018).

Pengalaman Kerja
- Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011).
- Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019).
- Direktur PT Medco Intidinamika (2012 – saat ini).
- Komisaris Utama Independen bank **bjb** (2019 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Komisaris Utama Independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019.

Periode Menjabat
30 April 2019 – saat ini (periode pertama).

Jabatan Rangkap
- Direktur PT Medco Intidinamika (2012 – saat ini).
- Ketua merangkap anggota Komite Audit bank **bjb** (2021 – saat ini).
- Ketua merangkap anggota Komite Nominasi dan Remunerasi bank **bjb** (2021– saat ini).
- Anggota Komite Pemantau Risiko bank **bjb** (2021– saat ini).
- Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2021 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
-

Place and Date of Birth/Age
Born in Jakarta in 1958, age 64 years as of December 2022.

Educational Background
- Bachelor in Economics majoring in Management from the University of Indonesia (1983).
- Master in Business Administration from Golden State University, San Fransisco, United States of America (1987).

Certification
Risk Management Certification Level 5 by LSPP (2018).

Work Experience
- President Commissioner of PT Bank Himpunan Saudara 1906 (1994 – 2011).
- President Commissioner PT Bank Himpunan Saudara 1906 (2012-2019).
- Director of PT Medco Intidinamika (2012 – present).
- Independent President Commissioner bank **bjb** (2019 – present).

Appointment History
Appointed as Independent President Commissioner of bank **bjb** for the first time based on the Deed of GMS No. 87 dated 30 April 2019.

Serving Period
April 30, 2019 – present (first period).

Concurrent Positions
- Director of PT Medco Intidinamika (2012 – present).
- Chairman concurrently a member of the bank **bjb** Audit Committee (2021 - present).
- Chairman and member of the Nomination and Remuneration Committee of bank **bjb** (2021 – present).
- Member of the bank **bjb** Risk Monitoring Committee (2021 – present).
- Member of the bank **bjb** Integrated Governance Committee (2021 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
-



Muhadi

Komisaris /
Commissioner

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Boyolali pada tahun 1954, usia 68 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Teknik Geodesi dari Institut Teknologi Bandung (1981).
- Master bidang Perencanaan Wilayah dan Kota dari Institut Teknologi Bandung (1990).

Sertifikasi
Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2014).

Pengalaman Kerja
- Kepala Dinas Pendapatan Provinsi Banten (2006).
- Kepala Dinas Pengelolaan Keuangan dan Aset Daerah (DPKAD) Provinsi Banten (2008).
- Sekretaris Daerah Provinsi Banten (2008-2014).
- Komisaris bank **bjb** (2008- saat ini).

Riwayat Penunjukan
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan No. 14 tanggal 19 Nopember 2008. Kemudian diangkat kembali berdasarkan RUPSLB No. 76 tanggal 25 Juli 2011, diangkat kembali berdasarkan Akta RUPS Tahunan No. 119 tanggal 31 Maret 2015. Terakhir diangkat kembali berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019.

Periode Menjabat
- 19 November 2008 – Penutupan RUPS tahun 2011 (periode pertama).
- 25 Juli 2011 – Penutupan RUPS tahun 2015 (periode kedua).
- 31 Maret 2015 – Penutupan RUPS tahun 2019 (periode ketiga).
- 30 April 2019 – saat ini (periode keempat).

Jabatan Rangkap
- Anggota Komite Nominasi dan Remunerasi bank **bjb** (2019 – saat ini).
- Anggota Komite Pemantau Risiko bank **bjb** (2019 – saat ini).
- Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2019 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
3.022.708 lembar saham

Place and Date of Birth/Age
Born in Boyolali in 1954, age 68 as of December 2022.

Educational Background
- Bachelor in Geodesy Engineering from the Bandung Institute of Technology (1981).
- Master in Urban and Regional Planning from the Bandung Institute of Technology (1990).

Certification
Risk Management Certification Level 2 by BSMR (2014).

Work Experience
- Head of the Banten Province Revenue Service (2006).
- Head of the Regional Financial and Asset Management Office (DPKAD) Banten Province (2008).
- Regional Secretary of Banten Province (2008-2014).
- Commissioner of bank **bjb** (2008- present).

Appointment History
Appointed as Commissioner of bank **bjb** for the first time based on the Deed of the Annual GMS No. 14 dated November 19, 2008. Then reappointed based on the EGMS No. 76 dated July 25, 2011, reappointed based on the Deed of the Annual General Meeting of Shareholders No. 119 dated March 31, 2015. Last reappointed based on the Annual GMS No. 87 April 30, 2019.

Serving Period
- November 19, 2008 – Closing of the 2011 GMS (first period).
- July 25, 2011 – Closing of the 2015 GMS (second period).
- March 31, 2015 – Closing of the 2019 GMS (third period).
- April 30, 2019 – present (fourth period).

Concurrent Positions
- bank **bjb** Nomination and Remuneration Committee Member (2019 – present).
- Member of the bank **bjb** Risk Monitoring Committee (2019 – present).
- Member of the bank **bjb** Integrated Governance Committee (2019 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
3,022,708 shares



Setiawan Wangsaatmaja

Komisaris /
Commissioner

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bandung pada tahun 1963, usia 59 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989).
- Master of Sanitary Engineering IHE DEFLT Belanda (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004).

Sertifikasi
Sertifikasi Management Risiko Level 1 oleh LSPP (2022).

Pengalaman Kerja
- Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).
- Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022).
- Komisaris bank **bjb** (2022 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham Tahunan Nomor 154 tanggal 30 Maret 2022.

Periode Menjabat
30 Maret 2022 – saat ini (periode pertama).

Jabatan Rangkap
- Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).
- Anggota Komite Nominasi dan Remunerasi bank **bjb** (2022 – saat ini).
- Anggota Komite Pemantau Risiko bank **bjb** (2022 – saat ini).
- Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2022 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
-

Place and Date of Birth/Age
Born in Bandung in 1963, age 59 as of December 2022.

Educational Background
- Bachelor of Environmental Engineering from the Bandung Institute of Technology (1989).
- Master of Sanitary Engineering IHE DEFLT Netherlands (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doctoral degree in Environmental Engineering from the Bandung Institute of Technology (2004).

Certification
Risk Management Certification Level 1 by LSPP (2022).

Work Experience
- Regional Secretary of West Java Province (2020 - present).
- Commissioner of PT Indonesian Trading Company (Persero) (2021- July 2022).
- Commissioner of bank **bjb** (2022 – present).

Appointment History
Appointed as commissioner of bank **bjb** for the first time based on the Deed of Decision of the Annual General Meeting of Shareholders Number 154 dated March 30, 2022.

Serving Period
March 30, 2022 – now (first period).

Concurrent Positions
- Regional Secretary of West Java Province (2020 – present).
- Bank **bjb** Nomination and Remuneration Committee Member (2022 – present).
- Member of the bank **bjb** Risk Monitoring Committee (2022 – present).
- Member of the bank **bjb** Integrated Governance Committee (2022 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
-



Fahlino F. Sjuib

Komisaris Independen /
Independent Commissioner

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Bandung pada tahun 1972, usia 50 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Ekonomi dari Universitas Katolik Parahyangan Bandung (1996).
- Master bidang Ekonomi dari Western Illinois University, Amerika Serikat (1998).
- Doktor bidang Ekonomi dari Kansas State University, Amerika Serikat (2003).

Sertifikasi
Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2019).

Pengalaman Kerja
- Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
- Dosen Universitas Katolik Parahyangan (2019 – saat ini).
- Komisaris Independen bank **bjb** (2019 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019.

Periode Menjabat
30 April 2019 – saat ini (periode pertama).

Jabatan Rangkap
- Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
- Dosen Universitas Katolik Parahyangan (2019 – saat ini).
- Anggota Komite Nominasi dan Remunerasi bank **bjb** (2019 – saat ini).
- Anggota Komite Pemantau Risiko bank **bjb** (2021 – saat ini).
- Ketua merangkap anggota Komite Tata Kelola Terintegrasi bank **bjb** (2019 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
-

Place and Date of Birth/Age
Born in Bandung in 1972, 50 years old as of December 2022.

Educational Background
- Bachelor in Economics from Parahyangan Catholic University Bandung (1996).
- Master in Economics from Western Illinois University, United States (1998).
- Doctor of Economics from Kansas State University, United States (2003).

Certification
Risk Management Certification Level 2 by BSMR (2019).

Work Experience
- Board Member EBCICON Parahyangan Catholic University (2018 – present).
- Lecturer at Parahyangan Catholic University (2019 – present).
- Independent Commissioner of bank **bjb** (2019 – present).

Appointment History
Appointed as Independent Commissioner of bank **bjb** for the first time based on the Deed of GMS No. 87 dated 30 April 2019.

Serving Period
April 30, 2019 – present (first period).

Concurrent Positions
- Board Member EBCICON Parahyangan Catholic University (2018 – present).
- Lecturer at Parahyangan Catholic University (2019 – present).
- Bank **bjb** Nomination and Remuneration Committee Member (2019 – present).
- Member of the bank **bjb** Risk Monitoring Committee (2021 – present).
- Member of the bank **bjb** Integrated Governance Committee (2019 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
-



Diding Sakri

Komisaris Independen /
Independent Commissioner

Bandung
Bandung

Warga Negara Indonesia
Indonesian Citizen

Tempat dan Tanggal Lahir/Usia
Lahir di Kuningan pada tahun 1977, usia 45 tahun per Desember 2022.

Riwayat Pendidikan
- Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001).
- Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011).
- PhD bidang Development Economics King's College London (United Kingdom) (2020).

Sertifikasi
Sertifikasi Management Risiko Level 2 oleh LSPP (2022).

Pengalaman Kerja
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015).
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022)
- Komisaris Independen bank **bjb** (2022 – saat ini).

Riwayat Penunjukan
Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham Tahunan Nomor 154 tanggal 30 Maret 2022.

Periode Menjabat
30 Maret 2022 – saat ini (periode pertama).

Jabatan Rangkap
- Anggota Komite Audit bank **bjb** (2022 – saat ini).
- Anggota Komite Nominasi dan Remunerasi bank **bjb** (2022 – saat ini).
- Ketua merangkap anggota Komite Pemantau Risiko bank **bjb** (2022 – saat ini).
- Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2022 – saat ini).

Hubungan Afiliasi
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama baik langsung maupun tidak langsung.

Kepemilikan Saham bank bjb
-

Place and Date of Birth/Age
Born in Kuningan in 1977, 45 years old as of December 2022.

Educational Background
- Bachelor of Engineering Planology (Regional and Urban Planning) from the Bandung Institute of Technology (2001).
- Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011).
- PhD in Development Economics King's College London (United Kingdom) (2020).

Certification
Risk Management Certification Level 2 by LSPP (2022).

Work Experience
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015).
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Member of the Development Acceleration Team (TAP) of West Java Province (2020 – March 2022).
- Bank **bjb** Independent Commissioner (2022 – present).

Appointment History
Appointed as Independent Commissioner of bank **bjb** for the first time based on the Deed of Decision of the Annual General Meeting of Shareholders Number 154 dated March 30, 2022.

Serving Period
March 30, 2022 – present (first period).

Concurrent Positions
- bank **bjb** Audit Committee Member (2022 – present).
- Member of bank **bjb** Nomination and Remuneration Committee (2022 – present).
- Chairman concurrently a member of the bank **bjb** Risk Monitoring Committee (2022 – present).
- Member of the bank **bjb** Integrated Governance Committee (2022 – present).

Affiliate Relations
Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders both directly and indirectly.

Share Ownership of bank bjb
-

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2022, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan 2021

Komposisi Dewan Komisaris sebelum RUPS Tahunan 2021 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition and Reasons Changes of Members of The Board of Commissioners

During 2022, there has been a change in the composition of the members of the Board of Commissioners as explained below:

Composition of The Board of Commissioners Before The 2021 Annual GMS

The composition of the Board of Commissioners before the 2021 Annual GMS was 3 (three) people consisting of 1 (one) Independent Main Commissioner, 1 (one) Independent Commissioner and 1 (one) Commissioner. The entire Board of Commissioners was domiciled in the working area of the bank **bjb** office. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan 2021
Table of Composition and Basis for Appointment of the Board of Commissioners before the 2021 Annual GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	• RUPS Tahunan tanggal 19 November 2008 • RUPS Luar Biasa tanggal 25 Juli 2011 • RUPS Tahunan tanggal 31 Maret 2015 • RUPS Tahunan tanggal 30 April 2019 • Annual GMS on November 19, 2008 • Extraordinary GMS on July 25, 2011 • Annual GMS on March 31, 2015 • Annual GMS on April 30, 2019	• 19 November 2008 • 25 Juli 2011 • 31 Maret 2015 • 30 April 2019 • November 19, 2008 • July 25, 2011 • March 31, 2015 • April 30, 2019
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019

Komposisi Dewan Komisaris Setelah RUPS Tahunan 2021

Berdasarkan Akta Pernyataan Keputusan RUPST No. 154 tanggal 30 Maret 2022, anggota Dewan Komisaris berjumlah 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris Independen, dan 2 (dua) Komisaris.

Dari 6 (enam) anggota Dewan Komisaris, 1 (satu) Komisaris Independen tidak mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat OJK No. SR-191/PB.12/2022 tanggal 26 Agustus 2022, sehingga jumlah anggota Dewan Komisaris yang efektif menjabat adalah 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 2 (dua) Komisaris Independen. Sehingga Komposisi Dewan Komisaris yang efektif menjabat pada 31 Desember 2022 adalah sebagai berikut:

Composition of The Board of Commissioners After The 2021 Annual GMS

Based on the Deed of Statement of AGMS No. 154 dated March 30, 2022, there are 6 (six) members of the Board of Commissioners consisting of 1 (one) Independent President Commissioner, 3 (three) Independent Commissioners, and 2 (two) Commissioners.

Of the 6 (six) members of the Board of Commissioners, 1 (one) Independent Commissioner did not obtain approval from the Financial Services Authority (OJK) through OJK letter No. SR-191/PB.12/2022 dated August 26, 2022, so the number of members of the Board of Commissioners who effectively serve is 5 (five) people consisting of 1 (one) Independent President Commissioner, 2 (two) Commissioners and 2 (two) Commissioners Independent. So that the composition of the Board of Commissioners who effectively took office on December 31, 2022 is as follows:

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Tahunan 2021
Table of Composition and Basis for Appointment of the Board of Commissioners after the 2021 Annual GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	• RUPS Tahunan tanggal 19 November 2008 • RUPS Luar Biasa tanggal 25 Juli 2011 • RUPS Tahunan tanggal 31 Maret 2015 • RUPS Tahunan tanggal 30 April 2019 • Annual GMS on November 19, 2008 • Extraordinary GMS on July 25, 2011 • Annual GMS on March 31, 2015 • Annual GMS on April 30, 2019	• 19 November 2008 • 25 Juli 2011 • 31 Maret 2015 • 30 April 2019 • November 19, 2008 • July 25, 2011 • March 31, 2015 • April 30, 2019
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual General Meeting of Shareholders on March 30, 2022	19 Juli 2022 July 19, 2022
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual General Meeting of Shareholders on March 30, 2022	19 Juli 2022 July 19, 2022

Profil Pejabat Eksekutif
Profile of Executive Officers



Beny Riswandi
Senior Executive Vice President Bisnis /
Senior Executive Vice President of Business

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 26 April 1968 saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten pada tahun 2000. Mendapat gelar Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung pada tahun 2009. Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Sebelumnya pernah menjabat sebagai Senior Executive Vice President Komersial dan UMKM pada tahun 2018.

Born on April 26, 1968 currently 54 years old. Obtained a Bachelor's degree in Banking from Tirtayasa University, Banten in 2000. Obtained a Masters degree in Marketing Management from Padjadjaran University Bandung in 2009. Served as Senior Executive Vice President Business since 2019 based on the Decree of the Directors No. 0871/SK/DIRHC/ 2019. Previously served as Senior Executive Vice President of Commercial and MSME in 2018.



Galis Prasetya
Senior Executive Vice President Credit Risk /
Senior Executive Vice President of Credit Risk

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 19 Maret 1971 saat ini berusia 51 tahun. Meraih gelar Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung pada tahun 1999. Mendapat gelar Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS pada tahun 2005. Menjabat sebagai Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Sebelumnya pernah menjabat sebagai CEO Regional Kantor Wilayah 3 pada tahun 2018.

Born on March 19, 1971 currently 51 years old. Obtained a Bachelor's degree in Management from STIE YPKP Bandung in 1999. Received a Masters degree in Financial Management from STIE PERBANAS in 2005. Served as Senior Executive Vice President Credit Risk since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019. Previously served as Regional CEO of Regional Office 3 in 2018.



Agus Kurniawan

Pemimpin Divisi Perencanaan Strategis /
Head of Strategic Planning Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 20 Agustus 1967 saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Islam Nusantara pada tahun 1996. Mendapat gelar Magister di bidang Hukum dari Universitas Padjadjaran pada tahun 2004 serta di bidang Manajemen dari STIE Ekuitas pada tahun 2016. Meraih gelar Doktor di bidang Manajemen dari Universitas Pendidikan Indonesia Bandung pada tahun 2022. Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Sebelumnya pernah menjabat sebagai Pemimpin Divisi KPR dan KKB pada tahun 2015.

Born on August 20, 1967 currently 55 years old. Obtained a Bachelor's degree in Accounting from the Nusantara Islam University in 1996. He obtained a Master's degree in Law from Padjadjaran University in 2004 and in Management Science from STIE Ekuitas in 2016. Received a Doctoral degree in Management from the Indonesian University of Education in Bandung in 2022. Has served as Head of the Strategic Planning Division since 2018 based on the Decree of the Directors No. 1135/SK/DIR-HC/2018. Previously served as Head of KPR and KKB Division in 2015.



Agus Supriyatna

Pemimpin bjb University /
Head of bjb University

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada tanggal 20 Agustus 1967, saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Manajemen Perbankan dari STIE YPKP Bandung pada tahun 1995. Meraih gelar Magister di bidang Ilmu Pemerintahan dari Universitas Padjadjaran pada tahun 2016. Meraih gelar Doktor di bidang Manajemen dari Universitas Pendidikan Indonesia pada tahun 2019. Menjabat sebagai Pemimpin bjb University sejak tahun 2020 berdasarkan Surat Keputusan Direksi No 0069/SK/DIR-HC/2020. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan pada tahun 2019.

Born on August 20, 1967, currently 55 years old. Obtained a Bachelor's degree in Banking from STIE YPKP Bandung in 1995. Received a Master's degree in Government from Padjadjaran University in 2016. Received a Doctorate degree in Management from the Indonesian University of Education in 2019. Served as Head of bjb University since 2020 based on the Decree of the Directors No. 0069/SK/DIR-HC/2020. Previously served as Head of Subsidiary Management Division in 2019.



Anthonius Satriyo Wibowo

Pemimpin Divisi Information Technology /
Head of Information Technology Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 16 Oktober 1974 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Teknik Sipil dari Universitas Katolik Parahyangan pada tahun 1998. Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0047/SK/DIR-HCA/2020.

Born on October 16, 1974 currently 48 years old. Earned a Bachelor's degree in Civil Engineering from Parahyangan Catholic University in 1998. Has served as Head of the Information Technology Division since 2020 based on the Decree of the Directors No. 0047/SK/DIR-HCA/2020.



Arfianto Ramadhian

Pemimpin Divisi Digital Banking /
Head of Digital Banking Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 2 Oktober 1973 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma Jakarta pada tahun 1996. Menjabat sebagai Pemimpin Divisi Digital Banking sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Digital dan Transaction Banking pada tahun 2019.

Born on October 2, 1973 currently 49 years old. Holds a Bachelor's degree in Informatics Management from Gunadarma University Jakarta in 1996. Has served as Head of the Digital Banking Division since 2019 based on the Decree of the Directors No. 0871/SK/DIRHC/2019. Previously served as Head of the Digital and Transaction Banking Division in 2019.



Arief Setyahadi

Pemimpin Divisi Manajemen Anak Perusahaan /
Head of Subsidiary Management Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 19 Agustus 1969 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada pada tahun 1992. Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Penyelamatan dan Penyelesaian Kredit pada tahun 2020.

Born on August 19, 1969 currently 53 years old. Holds a Bachelor's degree in State Administration from Gadjah Mada University in 1992. Has served as Head of the Subsidiary Management Division since 2021 based on the Decree of the Directors No. 0039/SK/DIRHC/2021. Previously served as Head of Credit Rescue and Settlement Division in 2020.



Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko /
Head of Risk Management Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 1 Juni 1971 saat ini berusia 51 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Kuningan pada tahun 2000. Mendapat gelar Magister di bidang Manajemen dari STIE Ganesha pada tahun 2003 dan Magister di bidang Hukum Ekonomi dari Universitas Pasundan Bandung pada tahun 2018. Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Hukum pada tahun 2018.

Born on June 1, 1971 currently 51 years old. Obtained a Bachelor's degree in Management from STIE Kuningan in 2000. Received a Master's degree in Management from STIE Ganesha in 2003 and Master's degree in Economic Law from Pasundan University Bandung in 2018. Has served as Head of the Risk Management Division since 2019 based on a Decree Directors No. 0871/SK/DIR-HC/2019. Previously served as Head of the Legal Division in 2018.



Boy Pandji Soedrajat

Pemimpin Divisi Hukum /
Head of Legal Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 30 Januari 1974 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung pada tahun 1997. Mendapat gelar Magister di bidang Ilmu Hukum dari Golden Gate University pada tahun 1999. Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021. Sebelumnya pernah menjabat sebagai Pemimpin Kantor Cabang Cibinong pada tahun 2019.

Born on January 30, 1974 currently 48 years old. Obtained a Bachelor's degree in Law from Parahyangan University, Bandung in 1997. Received a Master's degree in Legal Studies from Golden Gate University in 1999. Has served as Head of the Legal Division since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021. Previously served as Head of the Cibinong Branch Office in 2019.



Dadan Yonanda

Pemimpin Divisi Human Capital /
Head of Human Capital Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 11 April 1972 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 1995. Menjabat sebagai Pemimpin Divisi Human Capital sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on April 11, 1972 currently 50 years old. Holds a Bachelor's degree in Law from Padjadjaran University in 1995. Has served as Head of the Human Capital Division since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.



Denny Mulyadi

Pemimpin Divisi Kredit UMKM merangkap Plt. Pemimpin Divisi Penyelamatan dan Penyelesaian Kredit /
Head of MSME Loan Division concurrently Acting as Head of Recovery & Credit Settlement Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 7 Juni 1968, saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Garut pada tahun 2000. Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Plt. Pemimpin Divisi Penyelamatan dan Penyelesaian Kredit sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0681/SK/DIR-HCA/2022. Sebelumnya pernah menjabat sebagai CEO Regional Kantor Wilayah 4 pada tahun 2018.

Born on June 7, 1968, currently 54 years old. Earned a Bachelor's degree in Accounting from Garut University in 2000. Has served as the Head of the MSME Credit Division since 2018 based on the Decree of the Directors No. 1135/SK/DIR-HC/2018. Served as Plt. Head of Credit Recovery and Settlement Division since 2022 based on Directors Decree No. 0681/SK/DIR-HCA/2022. Previously served as Regional CEO of Regional Office 4 in 2018.



Detya Suryadani

Pemimpin Divisi Kepatuhan & APU PPT /
Head of Compliance & AML-CFT

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 29 Desember 1979, saat ini berusia 43 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran Bandung pada tahun 2003. Meraih gelar Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung pada tahun 2009. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU PPT sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021. Sebelumnya pernah menjabat sebagai CEO Regional Kantor Wilayah 5 pada tahun 2021.

Born on December 29, 1979, currently 43 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University Bandung in 2003. Master's degree in Business Administration from Institut Teknologi Bandung in 2009. Has served as Head of Compliance & AML-CFT since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021. Previously served as Regional CEO of Regional Office 5 in 2021.



Dicky Syahbandinata

Pemimpin Divisi Korporasi /
Head of Corporate Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 08 Juli 1980 saat ini berusia 42 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Langlangbuana Bandung pada tahun 2005. Mendapat gelar Magister di bidang Keuangan Perbankan dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Korporasi sejak 2022 berdasarkan Surat Keputusan Direksi No. 001/SK/DIR-HC/2022. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Korporasi dan Komersial pada tahun 2020.

Born on July 8, 1980, currently 42 years old. Obtaining a Bachelor's degree in Accounting from Langlangbuana University, Bandung in 2005. Obtaining a Master's degree in Banking Finance from Padjadjaran University in 2009. He had been serving as Head of the Corporate Division since 2022 based on Directors Decree No. 001/SK/DIR-HC/2022. Previously served as Head of the Corporate and Commercial Division in 2020.



Edy Kurniawan Saputra

Pemimpin Divisi Dana & Jasa Konsumer /
Head of Consumer Funds & Services Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 10 Juli 1972 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YAI Jakarta pada tahun 1997. Mendapat gelar Magister di bidang Manajemen dari STIE IPWIJA pada tahun 2003. Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0322/SK/ DIR-HCA/2022. Sebelumnya pernah menjabat sebagai CEO Regional Kantor Wilayah 4 pada tahun 2018.

Born on July 10, 1972, currently 50 years old. Receiving a Bachelor's degree in Management from STIE YAI Jakarta in 1997. Receiving a Masters degree in Management from STIE IPWIJA in 2003. Serving as Head of Consumer Funds & Services Division since 2022 based on Directors Decree No. 0322/SK/ DIR-HCA/2022. Previously served as Regional CEO of Regional Office 4 in 2018.



Hakim Putratama

Pemimpin Divisi International & Transaction Banking /
Head of International & Transaction Banking Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 15 Oktober 1976 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Ilmu Hubungan Internasional dari Universitas Padjadjaran pada tahun 1998. Mendapat gelar Magister di bidang International Business dari Aston University pada tahun 2001. Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HC/2022. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Dana dan Jasa Konsumer pada tahun 2018.

Born on October 15, 1976, currently 46 years old. Obtaining a Bachelor's degree in International Relations from Padjadjaran University in 1998. Receiving a Master's degree in International Business from Aston University in 2001. Serving as Head of the International & Transaction Banking Division since 2022 based on Directors Decree No. 0192/SK/DIR-HC/2022. Previously served as Head of Consumer Funds and Services Division in 2018.



Hana Dartiwan

Pemimpin Divisi Treasury /
Head of Treasury Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 23 Januari 1970 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Teknik dan Manajemen Industri dari Universitas Islam Bandung pada tahun 1996. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Treasury sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/ SK/DIR-HC/2018. Sebelumnya pernah menjabat sebagai Pemimpin Grup Manajemen Likuiditas dan ALM pada tahun 2018.

Born on January 23, 1970 currently 52 years old. Earned a Bachelor's degree in Engineering and Industrial Management from the Islamic University of Bandung in 1996. Received a Master's degree in Financial Management from Padjadjaran University in 2009. Has served as Head of the Treasury Division since 2018 based on the Decree of the Directors No. 1135/ SK/ DIR-HC/2018. Previously served as Group Head of Liquidity Management dan ALM in 2018.



Hermawan Mulyana

Pemimpin Divisi Credit Risk /
Head of Credit Risk Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 17 Januari 1976 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Padjajaran Bandung pada tahun 2001. Meraih gelar Magister di bidang Manajemen dari STIE Ekuitas pada tahun 2016. Menjabat sebagai Pemimpin Divisi Credit Risk sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021. Sebelumnya pernah menjabat sebagai Pemimpin Kantor Cabang Kebayoran Baru pada tahun 2017.

Born on January 17, 1976 currently 46 years old. He holds a Bachelor's degree in Management from Padjadjaran University Bandung in 2001. Received a Master's degree in Management from STIE Ekuitas in 2016. Has served as Head of the Credit Risk Division since 2021 based on the Decree of the Directors No. 0039/SK/DIRHC/2021. Previously served as Head of the Kebayoran Baru Branch Office in 2017.



Herry Yanson

Pemimpin Divisi Operasi /
Head of Operations Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 10 Oktober 1968 saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Mercu Buana pada tahun 1999. Mendapat gelar Magister di bidang Manajemen dari STIE IPWIJA pada tahun 2003. Menjabat sebagai Pemimpin Divisi Operasi sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Sebelumnya pernah menjabat sebagai Pemimpin Divisi KPR dan KKB pada tahun 2018.

Born on October 10, 1968 currently 54 years old. Earned a Bachelor's degree in Accounting from Mercu Buana University in 1999. Received a Master's degree in Management from STIE IPWIJA in 2003. Has served as Head of Operations Division since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019. Previously served as Head of the KPR and KKB Division in 2018.



Isa Anwari

Pemimpin Divisi Hubungan Kelembagaan /
Head of Institutional Relations Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 13 September 1977 saat ini berusia 45 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Widyatama pada tahun 2000. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran pada tahun 2019. Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan sejak 2019 berdasarkan Surat Keputusan Direksi 0871/SK/DIR-HC/2019. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Institutional Banking pada tahun 2018.

Born on September 13, 1977 currently 45 years old. Received a Bachelor's degree in Management from Widyatama University in 2000. Received a Master's degree in Financial Management from Padjadjaran University in 2019. Has served as Head of the Institutional Relations Division since 2019 based on Directors' Decree 0871/SK/DIR-HC/2019. Previously served as Head of Institutional Banking Division in 2018.



Juniardi Swastria

Pemimpin Divisi Umum /
Head of General Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 16 Juni 1974 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 2000. Menjabat sebagai Pemimpin Divisi Umum sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/ DIR-HC/2018. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan pada tahun 2017.

Born on June 16, 1974 currently 48 years old. Holds a Bachelor's degree in Law from Padjadjaran University in 2000. Has served as General Division Leader since 2018 based on the Decree of the Directors No. 1135/SK/DIR-HC/2018. Previously served as Head of Subsidiary Management Division in 2017.



Mohammad Mufti

Pemimpin Divisi Komersial /
Head of Commercial Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 30 Oktober 1974 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Teknik Sipil dari Universitas Trisakti Jakarta pada tahun 1999. Menjabat sebagai Pemimpin Divisi Komersial sejak 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HC/2022. Sebelumnya pernah menjabat sebagai CEO Regional Kantor Wilayah 2 pada tahun 2020.

Born on October 30, 1974, currently 48 years old. Obtaining a Bachelor's degree in Civil Engineering from Trisakti University, Jakarta in 1999. Serving as Commercial Division Head since 2022 based on Directors' Decree No. 0011/SK/DIR-HC/2022. Previously served as Regional CEO of Regional Office 2 in 2020.



Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan /
Head of Financial Control Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 7 Juni 1981 saat ini berusia 41 tahun. Meraih gelar Sarjana di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2004. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0492/SK/DIR-HCA/2020. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Treasury pada tahun 2017.

Born on June 7, 1981, currently 41 years old. Received a Bachelor's degree in Economics from Padjadjaran University in 2004. Received a Master's degree in Economics from Padjadjaran University in 2009. Served as Head of Financial Control Division since 2020 based on the directors' decision letter No. 0492/SK/DIR-HCA/2020. Previously served as Head of the Treasury Division in 2017.



Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan /
Head of Network & Services Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 21 Januari 1971 saat ini berusia 51 tahun. Meraih gelar Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung pada tahun 2002. Mendapat gelar Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung pada tahun 2004. Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/ DIR-HCA/2022. Sebelumnya pernah menjabat sebagai CEO Regional Kantor Wilayah 3 pada tahun 2021.

Born on January 21, 1971, currently 51 years old. Obtaining a Bachelor's degree in HR Management from STIA LAN RI Bandung in 2002. Receiving a Master's degree in Marketing Management from Pasundan University Bandung in 2004. Serving as Network & Service Division Head since 2022 based on Directors' Decree No. 0011/SK/ DIR-HCA/2022. Previously served as Regional CEO of Regional Office 3 in 2021.



Riki Achmad Nurdin

Pemimpin Divisi Change Management Office /
Head of Change Management Office Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 1 Maret 1973 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Administrasi Negara dari Universitas Parahyangan Bandung pada tahun 1997. Meraih gelar Magister di bidang Manajemen Pemasaran dari Universitas Padjadjaran Bandung pada tahun 2000. Menjabat sebagai Pemimpin Divisi Change Management Office sejak 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/ DIR-HCA/2022. Sebelumnya pernah menjabat sebagai Executive Business Officer pada tahun 2021.

Born on March 1, 1973, currently 49 years old. Obtaining a Bachelor's degree in State Administration from Parahyangan University, Bandung in 1997. Obtaining a Master's degree in Marketing Management from Padjadjaran University, Bandung in 2000. He had been serving as the Head of the Change Management Office Division since 2022 based on Directors Decree No. 0192/SK/ DIR-HCA/2022. Previously served as Executive Business Officer in 2021.



Rudy Purwadhi

Pemimpin Divisi Kredit Ritel /
Head of Retail Loan Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 25 Juni 1973 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada pada tahun 2014. Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021. Sebelumnya pernah menjabat sebagai CEO Regional Kantor Wilayah 5 pada tahun 2019.

Born on June 25, 1973 currently 49 years old. Earned a Bachelor's degree in Management from STIE STEMBI Bandung Mada in 2014. Has served as Head of the Retail Loan Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021. Previously served as Regional CEO of Regional Office 5 in 2019.



Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB /
Head of KPR & KKB Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 13 November 1969 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada pada tahun 1994. Mendapat gelar Magister di bidang Manajemen dari Universitas Gadjah Mada pada tahun 1996. Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Kredit Konsumer dan Ritel pada tahun 2018.

Born on November 13, 1969 currently 53 years old. Earned a Bachelor's degree in Geological Engineering from Gadjah Mada University in 1994. Received a Master's degree in Management from Gadjah Mada University in 1996. Has served as Head of the KPR & KKB Division since 2021 based on the Decree of the Directors No. Decree of the Directors No. 0039/SK/DIR-HC/2021. Previously served as Head of Consumer and Retail Credit Division in 2018.



Widi Hartoto

Pemimpin Divisi Corporate Secretary /
Head of Corporate Secretary Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 17 Juni 1979, saat ini berusia 43 tahun. Meraih gelar Sarjana Ekonomi di Universitas Prof. DR. Moestopo pada tahun 2003. Mendapat gelar Magister bidang Manajemen dari Universitas Widyatama pada tahun 2012. Menjabat sebagai Pemimpin Divisi Corporate Secretary sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0581/SK/DIR-HCA/2020. Sebelumnya pernah menjabat sebagai Wakil Pemimpin Divisi Corporate Secretary pada tahun 2017.

Born on June 17, 1979, currently 43 years old. Earned a Bachelor's degree in Economics at Prof. DR. Maestopo University in 2003. Received a Master's degree in Management from Widyatama University in 2012. Has served as Head of the Corporate Secretary Division since 2020 based on the Decree of the Directors No. 0581/SK/DIR-HCA/2020. Previously served as Deputy Head of the Corporate Secretary Division in 2017.



Yogy Yatno

Pemimpin Divisi Kebijakan & Prosedur /
Head of Policy and Procedure Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 24 April 1979 saat ini berusia 43 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YPKP Bandung pada tahun 2001. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjajaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HC/2022. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Jaringan dan Layanan pada tahun 2021.

Born on April 24, 1979, currently 43 years old. Obtaining a Bachelor's degree in Management from STIE YPKP Bandung in 2001. Receiving a Master's degree in Financial Management from Padjadjaran University Bandung in 2010. Serving as Head of Policy & Procedure Division since 2022 based on Directors Decree No. 0011/SK/DIR-HC/2022. Previously served as Head of Network and Services Division in 2021.



Yusuf Saadudin

Pemimpin Divisi Kredit Konsumer /
Head of Consumer Credit Division

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 7 Juni 1973 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran pada tahun 1999. Mendapat gelar Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung pada tahun 2015. Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021. Sebelumnya pernah menjabat sebagai Pemimpin Divisi KPR dan KKB pada tahun 2019.

Born on June 7, 1973 currently 49 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University in 1999. Received a Master's degree in Economics and Business Law from Pasundan University Bandung in 2015. Has served as Head of the Consumer Credit Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021. Previously served as Head of KPR and KKB Division in 2019.



Joko Hartono Kalisman

Pemimpin Satuan Kerja Audit Internal /
Head of Internal Audit Unit

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 25 Januari 1973 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjajaran pada tahun 2002. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjajaran pada tahun 2006. Meraih gelar Doktor di bidang Manajemen Pemasaran dari Universitas Padjadjaran pada tahun 2019. Menjabat sebagai Pemimpin Satuan Kerja Audit Internal sejak 2018 berdasarkan Surat Keputusan Direksi No. 1516/ SK/DIR-HC/2018. Sebelumnya pernah menjabat sebagai Pemimpin Divisi KPR dan KKB pada tahun 2018.

Born on January 25, 1973 currently 49 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University in 2002. Received a Master's degree in Financial Management from Padjadjaran University in 2006 and received a Doctoral degree in Marketing Management from Padjadjaran University in 2019. Has served as Head of the Internal Audit Work Unit since 2018 based on a Decree Directors No. 1516/SK/DIR-HC/2018. Previously served as Head of KPR and KKB Division in 2018.



Herfinia

Pemimpin Unit Dana Pensiun Lembaga Keuangan /
Head of Financial Institution Retirement Fund Unit

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 19 April 1975 saat ini berusia 47 tahun. Meraih gelar Sarjana di bidang Ekonomi Pertanian dari Universitas Padjajaran pada tahun 1999. Mendapat gelar Magister di bidang Pertanian dari Universitas Padjajaran pada tahun 2004. Menjabat sebagai Pemimpin Unit Dana Pensiun Lembaga Keuangan sejak tahun 2020 berdasarkan Surat Keputusan Direksi No 0069/ SK/ DIR-HCA/2020. Sebelumnya pernah menjabat sebagai Pemimpin Grup Rekrutmen dan Pengembangan Karir pada tahun 2015.

Born on April 19, 1975 currently 47 years old. Earned a Bachelor's degree in Agricultural Economics from Padjajaran University in 1999. Received a Master's degree in Agricultural from Padjajaran University in 2004. Has served as Head of the Financial Institution Pension Fund Unit since 2020 based on the Decree of the Directors No 0069/SK/DIR- HCA/2020. Previously served as Group Head of Recruitment and Career Development in 2015.



Agung Subagja

Executive Business Officer /
Executive Business Officer

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 21 Desember 1975 saat ini berusia 47 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Dharma Agung Bandung pada tahun 2005. Menjabat sebagai Executive Business Officer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Sebelumnya pernah menjabat sebagai Pemimpin Kantor Cabang Taman Sari pada tahun 2020.

Born on December 21, 1975, currently 47 years old. Receiving a Bachelor's degree in Management from STIE Dharma Agung Bandung in 2005. Appointed as Executive Business Officer since 2022 based on Directors Decree No. 0192/SK/DIR-HCA/2022. Previously served as Head of the Taman Sari Branch Office in 2020



Jadi Kusmaryadi

Executive Business Officer /
Executive Business Officer

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 4 November 1979 saat ini berusia 43 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Banten pada tahun 2009. Menjabat sebagai Executive Business Officer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Sebelumnya pernah menjabat sebagai Pemimpin Kantor Cabang Utama Bandung pada tahun 2021.

Born on November 4, 1979, currently 43 years old. Receiving a Bachelor's degree in Management from STIE Banten in 2009. Appointed as Executive Business Officer since 2022 based on Directors Decree No. 0192/SK/DIR-HCA/2022. Previously served as Head of the Bandung Main Branch Office in 2021.



Adrianus Ulun SBB

Executive Credit Officer /
Executive Credit Officer

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 6 Desember 1977 saat ini berusia 45 tahun. Meraih gelar Sarjana di bidang Matematika & Ilmu Pengetahuan Alam dari Institut Teknologi Bandung pada tahun 2003. Menjabat sebagai Executive Credit Officer sejak tahun 2021 berdasarkan Surat Keputusan Direksi No 00511/SK/DIR-HCA/2021. Sebelumnya pernah menjabat sebagai Pemimpin Kantor Cabang Medan pada tahun 2019.

Born on December 6, 1977 currently 45 years old. Holds a Bachelor's degree in Mathematics & Natural Sciences from Institut Teknologi Bandung in 2003. Has served as Executive Credit Officer since 2021 based on the Decree of the Directors No 00511/SK/DIR-HCA/2021. Previously served as Head of the Medan Branch Office in 2019.



Somi Mohamad Yunus

Executive Credit Officer /
Executive Credit Officer

Bandung

Warga Negara Indonesia
Indonesian Citizen

Lahir pada 29 November 1970 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Tirtayasa Banten pada tahun 1997. Mendapat gelar Master di bidang Manajemen Keuangan dari Universitas Pasundan Bandung pada tahun 2017. Menjabat sebagai Executive Credit Officer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Sebelumnya pernah menjabat sebagai Pemimpin Divisi Dana dan Jasa Konsumer pada tahun 2022.

Born on November 29, 1970, currently 52 years old. Obtaining a Bachelor's degree in Management from Tirtayasa University, Banten in 1997. Receiving a Master's degree in Financial Management from Pasundan University, Bandung in 2017. Appointed as Executive Credit Officer since 2022 based on Directors Decree No. 0192/SK/DIR-HCA/2022. Previously served as Head of Consumer Funds and Services Division in 2022.

Profil Pegawai
Employee Profiles

Jumlah Pegawai Berdasarkan Jenis Kelamin

Number of Employees by Gender

Tabel Jumlah Pegawai Berdasarkan Jenis Kelamin
Table of Number of Employees by Gender

(dalam satuan orang / in units of people)

Jenis Kelamin Gender	2022	2021
Pria / Man	3,791	3,847
Wanita / Woman	3,621	3,688
Jumlah / Total	**7,412**	**7,535**

Jumlah Pegawai Berdasarkan Level Jabatan

Number of Employees by Position Level

Tabel Jumlah Pegawai Berdasarkan Level Jabatan
Table of Number of Employees by Position Level

(dalam satuan orang / in units of people)

Level Jabatan Position Level	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Staf / Staff	2,223	2,641	4,864	2,343	2,760	5,103
First Line Management	960	716	1,676	917	679	1,596
Middle Management	427	230	657	424	216	640
Senior Management	150	32	182	131	30	161
Executive Management	31	2	33	32	3	35
Jumlah / Total	**3,791**	**3,621**	**7,412**	**3,847**	**3,688**	**7,535**

Jumlah Pegawai Berdasarkan Rentang Usia

Number of Employees by Age Range

Tabel Jumlah Pegawai Berdasarkan Rentang Usia
Table of Number of Employees by Age Range

(dalam satuan orang / in units of people)

Rentang Usia Age Range	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
18-30	698	1,147	1,845	955	1,437	2,382
31-40	2,498	2,202	4,700	2,336	2,009	4,352

Rentang Usia Age Range	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
41-50	476	208	684	450	191	641
>50	119	64	183	107	51	160
Jumlah / Total	**3,791**	**3,621**	**7,412**	**3,848**	**3,688**	**7,535**

Jumlah Pegawai Berdasarkan Tingkat Pendidikan

Number of Employees by Education Level

Tabel Jumlah Pegawai Berdasarkan Tingkat Pendidikan

Table of Number of Employees by Education Level

(dalam satuan orang / in units of people)

Tingkat Pendidikan Level of Education	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Diploma / Diploma	248	448	696	259	478	737
Sarjana / Bachelor	3,046	2,948	5,994	3,097	2996	6,093
Pasca Sarjana / Postgraduate	492	223	715	488	212	700
Doktor / Doctor	5	2	7	3	2	5
Jumlah / Total	**3,791**	**3,621**	**7,412**	**3,847**	**3,688**	**7,535**

Jumlah Pegawai Berdasarkan Status Kepegawaian

Number of Employees by Employment Status

Tabel Jumlah Pegawai Berdasarkan Status Kepegawaian

Table of Number of Employees by Employment Status

(dalam satuan orang / in units of people)

Status Kepegawaian Employment Status	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Pegawai Tetap / Permanent Employee	3,791	3,621	7,412	3,847	3688	7,535
PKWT / STWA	32	7	39	23	3	26
Jumlah / Total	**3,823**	**3,628**	**7,451**	**3,870**	**3,691**	**7,561**

Jumlah Pegawai Berdasarkan Direktorat Number of Employees by Directorate

Tabel Jumlah Pegawai Berdasarkan Direktorat

Table of Number of Employees by Directorate

(dalam satuan orang / in units of people)

Direktorat Directorate	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Direktorat IT, Treasury dan International Banking*	255	102	357	244	103	347
Direktorat Kepatuhan* / Directorate of Compliance *	70	36	106	61	31	92
Direktorat Keuangan* / Directorate of Finance*	191	73	264	191	72	263
Direktorat Komersial dan UMKM* / Directorate of Commercial and MSME*	94	65	159	97	66	163
Direktorat Konsumer dan Ritel* / Directorate of Consumer and Retail*	110	119	229	108	120	228
Direktorat Operasional* / Directorate of Operations*	219	104	323	218	110	328
Direktorat Utama* / Main Directorate*	163	90	253	162	89	251
Kantor Cabang / Branch office	2,689	3,032	-	2,766	3,097	5,863
Jumlah / Total	**3,791**	**3,621**	**7,412**	**3,847**	**3,688**	**7,535**

* Kategori Direktorat merujuk pada Surat Keputusan Direksi No. 0833/SK/DIR-PST/2021 Tanggal 31 Desember 2021 Tentang Struktur Organisasi PT Bank Pembangunan Jawa Barat dan Banten, Tbk

* Directorate category refers to Directors Decree No. 0833/SK/DIR-PST/2021 Dated December 31, 2021 Concerning the Organizational Structure of PT Bank Pembangunan Jawa Barat and Banten, Tbk.

Jumlah Pegawai Berdasarkan Wilayah Number of Employees by Region

Tabel Jumlah Pegawai Berdasarkan Wilayah

Table of Number of Employees by Region

(dalam satuan orang / in units of people)

Wilayah Region	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Kantor Pusat / Head Office	1,102	589	1,691	1,081	591	1,672
Kantor Wilayah I / Regional Office I	847	1,030	1,877	876	1,067	1,943
Kantor Wilayah II / Regional Office II	591	710	1,301	628	715	1,343
Kantor Wilayah III / Regional Office III	680	632	1,312	683	647	1,330
Kantor Wilayah IV / Regional Office IV	402	471	873	407	478	885
Kantor Wilayah V / Regional Office V	169	189	358	172	190	362
Jumlah / Total	**3,791**	**3,621**	**7,412**	**3,847**	**3,688**	**7,535**

Jumlah Pegawai Berdasarkan Masa Kerja

Number of Employees by Period of Service

Tabel Jumlah Pegawai Berdasarkan Masa Kerja

Table of Number of Employees by Period of Service

(dalam satuan orang / in units of people)

Masa Kerja Years of Service	2022			2021		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
1< Tahun/Year	45	51	96	65	56	121
1-3 Tahun/Year	366	471	837	488	684	1,172
4-15 Tahun/Year	3,036	2,905	5,942	2,980	2,775	5,755
16-25 Tahun/Year	291	291	450	252	135	387
>25 Tahun/Year	53	34	87	62	38	100
Jumlah / Total	**3,791**	**3,621**	**7,412**	**3,847**	**3,688**	**7,535**

Komposisi Pemegang Saham

Composition of Shareholders

Tabel Komposisi Pemegang Saham bank bjb

Table of bank **bjb** Shareholder Composition

	Kepemilikan Saham Shareholder	1 Januari 2022 / January 1, 2022			31 Desember 2022 / December 31, 2022		
		Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
A.	**PEMERINTAH DAERAH**						
1.	**Pemerintah Provinsi Jawa Barat / West Java Provincial Government**						
	Saham Seri A / Series A Share	3.756.415.785	939.103.946.250	38,18%	3.756.415.785	939.103.946.250	38,52%
	Saham Seri B / Series B Share	-	-		296.756.810	74.189.202.500	
	Total	3.756.415.785	939.103.946.250		4.053.172.595	1.013.293.148.750	
2.	**Pemerintah Kota dan Kabupaten se-Jawa Barat / City and District Governments in West Java**						
	Kota Bandung / Bandung City						
	Saham Seri A / Series A Share	116.000.006	29.000.001.500	1,18%	116.000.006	29.000.001.500	1,18%
	Saham Seri B / Series B Share	-	-		8.048.569	2.012.142.250	
	Total	116.000.006	29.000.001.500		124.048.575	31.012.143.750	
	Kota Cirebon / Cirebon City						
	Saham Seri A / Series A Share	17.837.704	4.459.426.000	0,18%	17.837.704	4.459.426.000	0,18%
	Saham Seri B / Series B Share	-	-		1.237.655	309.413.750	
	Total	17.837.704	4.459.426.000		19.075.359	4.768.839.750	

Kepemilikan Saham Shareholder	1 Januari 2022 / January 1, 2022			31 Desember 2022 / December 31, 2022		
	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
Kota Sukabumi / Sukabumi City						
Saham Seri A / Series A Share	38.545.063	9.636.265.750	0,39%	38.545.063	9.636.265.750	0,39%
Saham Seri B / Series B Share	-	-		2.674.412	668.603.000	
Total	38.545.063	9.636.265.750		41.219.475	10.304.868.750	
Kota Bekasi / Bekasi City						
Saham Seri A / Series A Share	62.493.022	15.623.255.500	0,64%	62.493.022	15.623.255.500	0,64%
Saham Seri B / Series B Share	-	-		4.336.029	1.084.007.250	
Total	62.493.022	15.623.255.500		66.829.051	16.707.262.750	
Kota Bogor / Bogor City						
Saham Seri A / Series A Share	46.737.809	11.684.452.250	0,48%	46.737.809	11.684.452.250	0,48%
Saham Seri B / Series B Share	-	-		3.242.866	810.716.500	
Total	46.737.809	11.684.452.250		49.980.675	12.495.168.750	
Kota Cimahi / Cimahi City						
Saham Seri A / Series A Share	104.000.000	26.000.000.000	1,06%	104.000.000	26.000.000.000	1,06%
Saham Seri B / Series B Share	-	-		7.215.958	1.803.989.500	
Total	104.000.000	26.000.000.000		111.215.958	27.803.989.500	
Kota Depok / Depok City						
Saham Seri A / Series A Share	93.777.672	23.444.418.000	0,95%	93.777.672	23.444.418.000	0,89%
Saham Seri B / Series B Share	-	-		-	-	
Total	93.777.672	23.444.418.000		93.777.672	23.444.418.000	
Kota Tasikmalaya / Tasikmalaya City						
Saham Seri A / Series A Share	62.810.189	15.702.547.250	0,64%	62.810.189	15.702.547.250	0,64%
Saham Seri B / Series B Share	-	-		4.428.044	1.107.011.000	
Total	62.810.189	15.702.547.250		67.238.233	16.809.558.250	
Kota Banjar / Banjar City						
Saham Seri A / Series A Share	41.000.000	10.250.000.000	0,42%	41.000.000	10.250.000.000	0,42%
Saham Seri B / Series B Share	-	-		2.878.228	719.557.000	
Total	41.000.000	10.250.000.000		43.878.228	10.969.557.000	
Kabupaten Bandung / Bandung District						
Saham Seri A / Series A Share	712.485.914	178.121.478.500	7,24%	712.485.914	178.121.478.500	7,24%
Saham Seri B / Series B Share	-	-		49.435.275	12.358.818.750	
Total	712.485.914	178.121.478.500		761.921.189	190.480.297.250	
Kabupaten Cirebon / Cirebon District						
Saham Seri A / Series A Share	56.121.123	14.030.280.750	0,57%	56.121.123	14.030.280.750	0,57%
Saham Seri B / Series B Share	-	-		3.893.920	973.480.000	
Total	56.121.123	14.030.280.750		60.015.043	15.003.760.750	
Kabupaten Karawang / Karawang District						
Saham Seri A / Series A Share	56.863.937	14.215.984.250	0,58%	56.863.937	14.215.984.250	0,63%
Saham Seri B / Series B Share	-	-		9.841.711	2.460.427.750	
Total	56.863.937	14.215.984.250		66.705.648	16.676.412.000	

Kepemilikan Saham / Shareholder	1 Januari 2022 / January 1, 2022			31 Desember 2022 / December 31, 2022		
	Jumlah Lembar Saham / Number of Shares	Total Modal Disetor / Total Paid-in Capital	%	Jumlah Lembar Saham / Number of Shares	Total Modal Disetor / Total Paid-in Capital	%
Kabupaten Ciamis / Ciamis District						
Saham Seri A / Series A Share	32.721.097	8.180.274.250		32.721.097	8.180.274.250	
Saham Seri B / Series B Share	-	-	0,33%	4.059.040	1.014.760.000	0,35%
Total	32.721.097	8.180.274.250		36.780.137	9.195.034.250	
Kabupaten Tasikmalaya / Tasikmalaya District						
Saham Seri A / Series A Share	130.953.800	32.738.450.000		130.953.800	32.738.450.000	
Saham Seri B / Series B Share	-	-	1,33%	9.963.099	2.490.774.750	1,34%
Total	130.953.800	32.738.450.000		140.916.899	35.229.224.750	
Kabupaten Sukabumi / Sukabumi District						
Saham Seri A / Series A Share	86.889.260	21.722.315.000		86.889.260	21.722.315.000	
Saham Seri B / Series B Share	-	-	0,88%	6.028.743	1.507.185.750	0,88%
Total	86.889.260	21.722.315.000		92.918.003	23.229.500.750	
Kabupaten Subang / Subang District						
Saham Seri A / Series A Share	44.937.610	11.234.402.500		44.937.610	11.234.402.500	
Saham Seri B / Series B Share	-	-	0,46%	-	-	0,43%
Total	44.937.610	11.234.402.500		44.937.610	11.234.402.500	
Kabupaten Indramayu / Indramayu District						
Saham Seri A / Series A Share	87.986.270	21.996.567.500		87.986.270	21.996.567.500	
Saham Seri B / Series B Share	-	-	0,89%	7.380.073	1.845.018.250	0,91%
Total	87.986.270	21.996.567.500		95.366.343	23.841.585.750	
Kabupaten Bekasi / Bekasi District						
Saham Seri A / Series A Share	73.550.504	18.387.626.000		73.550.504	18.387.626.000	
Saham Seri B / Series B Share	-	-	0,75%	5.103.243	1.275.810.750	0,75%
Total	73.550.504	18.387.626.000		78.653.747	19.663.436.750	
Kabupaten Sumedang / Sumedang District						
Saham Seri A / Series A Share	46.052.684	11.513.171.000		46.052.684	11.513.171.000	
Saham Seri B / Series B Share	-	-	0,47%	3.195.329	798.832.250	0,47%
Total	46.052.684	11.513.171.000		49.248.013	12.312.003.250	
Kabupaten Bogor / Bogor District						
Saham Seri A / Series A Share	202.523.232	50.630.808.000		202.523.232	50.630.808.000	
Saham Seri B / Series B Share	-	-	2,06%	14.051.915	3.512.978.750	2,06%
Total	202.523.232	50.630.808.000		216.575.147	54.143.786.750	
Kabupaten Cianjur / Cianjur District						
Saham Seri A / Series A Share	102.416.760	25.604.190.000		102.416.760	25.604.190.000	
Saham Seri B / Series B Share	-	-	1,04%	-	-	0,97%
Total	102.416.760	25.604.190.000		102.416.760	25.604.190.000	
Kabupaten Kuningan / Kuningan District						
Saham Seri A / Series A Share	28.797.110	7.199.277.500		28.797.110	7.199.277.500	
Saham Seri B / Series B Share	-	-	0,29%	1.845.018	461.254.500	0,29%
Total	28.797.110	7.199.277.500		30.642.128	7.660.532.000	

	Kepemilikan Saham Shareholder	1 Januari 2022 / January 1, 2022			31 Desember 2022 / December 31, 2022		
		Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
	Kabupaten Majalengka / Majalengka District						
	Saham Seri A / Series A Share	35.462.669	8.865.667.250	0,36%	35.462.669	8.865.667.250	0,41%
	Saham Seri B / Series B Share	-	-		7.380.073	1.845.018.250	
	Total	35.462.669	8.865.667.250		42.842.742	10.710.685.500	
	Kabupaten Garut / Garut District						
	Saham Seri A / Series A Share	26.366.698	6.591.674.500	0,27%	26.366.698	6.591.674.500	0,29%
	Saham Seri B / Series B Share	-	-		4.428.044	1.107.011.000	
	Total	26.366.698	6.591.674.500		30.794.742	7.698.685.500	
	Kabupaten Purwakarta / Purwakarta District						
	Saham Seri A / Series A Share	51.219.171	12.804.792.750	0,52%	51.219.171	12.804.792.750	0,54%
	Saham Seri B / Series B Share	-	-		5.904.059	1.476.014.750	
	Total	51.219.171	12.804.792.750		57.123.230	14.280.807.500	
	Kabupaten Bandung Barat / West Bandung District						
	Saham Seri A / Series A Share	5.263.157	1.315.789.250	0,05%	5.263.157	1.315.789.250	0,12%
	Saham Seri B / Series B Share	-	-		7.380.073	1.845.018.250	
	Total	5.263.157	1.315.789.250		12.643.230	3.160.807.500	
	Kabupaten Pangandaran / Pangandaran District						
	Saham Seri A / Series A Share	-	-	0,00%	-	-	0,03%
	Saham Seri B / Series B Share	-	-		2.656.826	664.206.500	
	Total	-	-		2.656.826	664.206.500	
3.	**Pemerintah Provinsi Banten / Banten Provincial Government**						
	Saham Seri A / Series A Share	520.589.856	130.147.464.000	5,29%	520.589.856	130.147.464.000	4,95%
	Saham Seri B / Series B Share	-	-		-	-	
	Total	520.589.856	130.147.464.000		520.589.856	130.147.464.000	
4.	**Pemerintah Kota & Kabupaten se-Banten / City and District Governments in Banten**						
	Kota Tangerang / Tangerang City						
	Saham Seri A / Series A Share	125.117.942	31.279.485.500	1,27%	125.117.942	31.279.485.500	1,27%
	Saham Seri B / Series B Share	-	-		8.681.210	2.170.302.500	
	Total	125.117.942	31.279.485.500		133.799.152	33.449.788.000	
	Kota Cilegon / Cilegon City						
	Saham Seri A / Series A Share	60.631.578	15.157.894.500	0,62%	60.631.578	15.157.894.500	0,61%
	Saham Seri B / Series B Share	-	-		4.059.041	1.014.760.250	
	Total	60.631.578	15.157.894.500		64.690.619	16.172.654.750	
	Kota Tangerang Selatan / South Tangerang City						
	Saham Seri A / Series A Share	-	-	0,00%	-	-	0,07%
	Saham Seri B / Series B Share	-	-		7.380.073	1.845.018.250	
	Total	-	-		7.380.073	1.845.018.250	
	Kota Serang / Serang City						
	Saham Seri A / Series A Share	-	-	0,00%	-	-	0,07%
	Saham Seri B / Series B Share	-	-		7.380.073	1.845.018.250	
	Total	-	-		7.380.073	1.845.018.250	

	Kepemilikan Saham / Shareholder	1 Januari 2022 / January 1, 2022			31 Desember 2022 / December 31, 2022		
		Jumlah Lembar Saham / Number of Shares	Total Modal Disetor / Total Paid-in Capital	%	Jumlah Lembar Saham / Number of Shares	Total Modal Disetor / Total Paid-in Capital	%
	Kabupaten Serang / Serang District						
	Saham Seri A / Series A Share	151.092.304	37.773.076.000	1,54%	151.092.304	37.773.076.000	1,53%
	Saham Seri B / Series B Share	-	-		10.332.103	2.583.025.750	
	Total	151.092.304	37.773.076.000		161.424.407	40.356.101.750	
	Kabupaten Tangerang / Tangerang District						
	Saham Seri A / Series A Share	289.306.189	72.326.547.250	2,94%	289.306.189	72.326.547.250	2,94%
	Saham Seri B / Series B Share	-	-		20.073.282	5.018.320.500	
	Total	289.306.189	72.326.547.250		309.379.471	77.344.867.750	
	Kabupaten Lebak / Lebak District						
	Saham Seri A / Series A Share	37.586.022	9.396.505.500	0,38%	37.586.022	9.396.505.500	0,38%
	Saham Seri B / Series B Share	-	-		2.607.876	651.969.000	
	Total	37.586.022	9.396.505.500		40.193.898	10.048.474.500	
	Kabupaten Pandeglang / Pandeglang District						
	Saham Seri A / Series A Share	110.162.524	27.540.631.000	1,12%	110.162.524	27.540.631.000	1,05%
	Saham Seri B / Series B Share	-	-		-	-	
	Total	110.162.524	27.540.631.000		110.162.524	27.540.631.000	
B.	**PUBLIK / PUBLIC**						
	Saham Seri A / Series A Share	-	-	24,64%	-	-	24,45%
	Saham Seri B / Series B Share	2.424.072.500	606.018.125.000		2.572.850.355	643.212.588.750	
	Total Publik / Total Public	2.424.072.500	643.212.588.750		2.572.850.355	643.212.588.750	
	TOTAL						
	Saham Seri A / Series A Share	7.414.714.661	1.853.678.665.250		7.414.714.661	1.853.678.665.250	
	Saham Seri B / Series B Share	2.424.072.500	606.018.125.000		3.106.729.025	776.682.256.250	
	TOTAL	**9.838.787.161**	**2.459.696.790.250**		**10.521.443.686**	**2.630.360.921.500**	

Komposisi 20 Pemegang Saham Terbesar

Composition of The 20 Biggest Shareholders

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 1 Januari 2022

Table of Composition of the 20 Largest Shareholders of bank **bjb** as of January 1, 2022

No.	Nama Investor / Investor Name	Status / Status	Jumlah Saham (Lembar) / Number of Shares (Sheets)	Kepemilikan / Ownership (%)
1	Pemerintah Daerah Provinsi Jawa Barat / West Java Provincial Government	Pemerintah Daerah / Local Government	3,756,415,785	38.18
2	Pemerintah Daerah Kabupaten Bandung / Regional Government of Bandung District	Pemerintah Daerah / Local Government	712,485,914	7.24
3	Pemerintah Daerah Provinsi Banten / Banten Provincial Government	Pemerintah Daerah / Local Government	520,589,856	5.29
4	PT Asuransi Jiwa IFG / PT Asuransi Jiwa IFG	Asuransi / Insurance	414,063,100	4.21

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
5	Pemerintah Daerah Kabupaten Tangerang / Regional Government of Tangerang District	Pemerintah Daerah / Local Government	289,306,189	2.94
6	Pemerintah Daerah Kabupaten Bogor / Regional Government of Bogor District	Pemerintah Daerah / Local Government	202,523,232	2.06
7	PT ASABRI (Persero) - DAPEN TNI / PT ASABRI (Persero) - DAPEN TNI	Dana Pensiun / Pension Fund	179,673,700	1.83
8	Pemerintah Daerah Kabupaten Serang / Regional Government of Serang District	Pemerintah Daerah / Local Government	151,092,304	1.54
9	Pemerintah Daerah Kabupaten Tasikmalaya / Regional Government of Tasikmalaya District	Pemerintah Daerah / Local Government	130,953,800	1.33
10	Pemerintah Daerah Kota Tangerang / Regional Government of Tangerang City	Pemerintah Daerah / Local Government	125,117,942	1.27
11	Pemerintah Daerah Kota Bandung / Regional Government of Bandung CIty	Pemerintah Daerah / Local Government	116,000,006	1.18
12	PT ASABRI (Persero) - DAPEN / PT ASABRI (Persero) - DAPEN	Dana Pensiun / Pension Fund	111,089,600	1.13
13	Pemerintah Daerah Kabupaten Pandeglang / Regional Government of Pandeglang District	Pemerintah Daerah / Local Government	110,162,524	1.12
14	Pemerintah Daerah Kota Cimahi / Regional Government of Cimahi City	Pemerintah Daerah / Local Government	104,000,000	1.06
15	Pemerintah Daerah Kabupaten Cianjur / Regional Government of Cianjur District	Pemerintah Daerah / Local Government	102,416,760	1.04
16	Pemerintah Daerah Kota Depok / Regional Government of Depok City	Pemerintah Daerah / Local Government	93,777,672	0.95
17	Pemerintah Daerah Kabupaten Indramayu / Regional Government of Indramayu District	Pemerintah Daerah / Local Government	87,986,270	0.89
18	Pemerintah Daerah Kabupaten Sukabumi / Regional Government of Sukabumi District	Pemerintah Daerah / Local Government	86,889,260	0.88
19	Pemerintah Daerah Kabupaten Bekasi / Regional Government of Bekasi District	Pemerintah Daerah / Local Government	73,550,504	0.75
20	PT ASABRI (Persero) - DAPEN POLRI / PT ASABRI (Persero) - DAPEN POLRI	Dana Pensiun / Pension Fund	72,955,600	0.74

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 31 Desember 2022

Table of Composition of the 20 Largest Shareholders of bank **bjb** as of December 31, 2022

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
1	Pemerintah Daerah Provinsi Jawa Barat / West Java Provincial Government	Pemerintah Daerah / Local Government	4,053,172,595	38.52
2	Pemerintah Daerah Kabupaten Bandung / Regional Government of Bandung District	Pemerintah Daerah / Local Government	761,921,189	7.24
3	Pemerintah Daerah Provinsi Banten / Banten Provincial Government	Pemerintah Daerah / Local Government	520,589,856	4.94
4	PT Asuransi Jiwa IFG / PT Asuransi Jiwa IFG	Asuransi / Insurance	331,665,400	3.15
5	Pemerintah Daerah Kabupaten Tangerang / Regional Government of Tangerang District	Pemerintah Daerah / Local Government	309,379,471	2.94
6	Pemerintah Daerah Kabupaten Bogor / Regional Government of Bogor District	Pemerintah Daerah / Local Government	216,575,147	2.05
7	PT ASABRI (Persero) - DAPEN TNI / PT ASABRI (Persero) - DAPEN TNI	Dana Pensiun / Pension Fund	179,673,700	1.70
8	Pemerintah Daerah Kabupaten Serang / Regional Government of Serang District	Pemerintah Daerah / Local Government	161,424,407	1.53

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
9	PT Taspen - AFS / PT Taspen - AFS	Dana Pensiun / Pension Fund	141,003,100	1.34
10	Pemerintah Daerah Kabupaten Tasikmalaya / Regional Government of Tasikmalaya District	Pemerintah Daerah / Local Government	140,916,899	1.33
11	Pemerintah Daerah Kota Tangerang / Regional Government of Tangerang City	Pemerintah Daerah / Local Government	133,799,152	1.27
12	Pemerintah Daerah Kota Bandung / Regional Government of Bandung City	Pemerintah Daerah / Local Government	124,048,575	1.17
13	Pemerintah Daerah Kota Cimahi / Regional Government of Cimahi CIty	Pemerintah Daerah / Local Government	111,215,958	1.05
14	PT ASABRI (Persero) - DAPEN / PT ASABRI (Persero) - DAPEN	Dana Pensiun / Pension Fund	111,089,600	1.05
15	Pemerintah Daerah Kabupaten Pandeglang / Regional Government of Pandeglang District	Pemerintah Daerah / Local Government	110,162,524	1.04
16	Pemerintah Daerah Kabupaten Cianjur / Regional Government of Cianjur District	Pemerintah Daerah / Local Government	102,416,760	0.97
17	Pemerintah Daerah Kabupaten Indramayu / Regional Government of Indramayu District	Pemerintah Daerah / Local Government	95,366,343	0.90
18	Pemerintah Daerah Kota Depok / Regional Government of Depok City	Pemerintah Daerah / Local Government	93,777,672	0.89
19	Pemerintah Daerah Kabupaten Sukabumi / Regional Government of Sukabumi District	Pemerintah Daerah / Local Government	92,918,003	0.88
20	Pemerintah Daerah Kabupaten Bekasi / Regional Government of Bekasi District	Pemerintah Daerah / Local Government	78,653,747	0.75

Komposisi Pemegang Saham 5% atau Lebih

Composition of Shareholders 5% or More

Tabel Komposisi Pemegang Saham 5% atau Lebih bank **bjb** per 1 Januari 2022

Table of Shareholder Composition of 5% or More bank **bjb** as of January 1, 2022

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
1.	Pemda Provinsi Jawa Barat / West Java Provincial Government	Pemerintah Daerah / Local Government	3,756,415,785	38.18
2.	Pemda Kabupaten Bandung / Regional Government of Bandung District	Pemerintah Daerah / Local Government	712,485,914	7.24
3.	Pemda Provinsi Banten / Banten Provincial Government	Pemerintah Daerah / Local Government	520,589,856	5.29

Tabel Komposisi Pemegang Saham 5% atau Lebih bank **bjb** per 31 Desember 2022

Table of Shareholder Composition of 5% or More bank **bjb** as of December 31, 2022

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
1.	Pemda Provinsi Jawa Barat / West Java Provincial Government	Pemerintah Daerah / Local Government	4,053,172,595	38.52
2.	Pemda Kabupaten Bandung / Regional Government of Bandung District	Pemerintah Daerah / Local Government	761,921,1894	7.24

Komposisi Pemegang Saham Masyarakat Kurang dari 5%

Composition of Public Shareholders Less than 5%

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 1 Januari 2022

Table of Composition of Public Shareholders Less than 5% bank **bjb** as of January 1, 2022

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local Government	31	2,425,223,106	24.65
Asuransi / Insurance	4	453,013,000	4.60
Dana Pensiun / Pension Fund	28	439,415,900	4.47
Koperasi / Cooperative	1	37,200	0.00
Perseroan Terbatas / Limited Company	69	60,941,854	0.62
Reksadana / Mutual Funds	27	94,846,616	0.96
Yayasan / Foundation	3	3,350,900	0.03
Pengurus / Management	7	7,257,605	0.07
Perorangan Dalam Negeri / Domestic Individual	21,809	820,815,238	8.34
Total Pemodal Nasional / Total National Investors	21.979	4.304.901.419	43,74
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individual	20	3,351,785	0.03
Badan Usaha Asing / Foreign Corporation	172	541,042,402	5.50
Total Pemodal Asing / Total Foreign Investors	192	544.394.187	5,53
TOTAL	**20,171**	**4,849,295,606**	**49.29**

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 31 Desember 2022

Table of Composition of Public Shareholders Less than 5% bank **bjb** as of December 31, 2022

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local Government	35	3,133,499,547	29.78
Asuransi / Insurance	3	331,974,500	3.15
Dana Pensiun / Pension Fund	25	641,152,035	6.09
Koperasi / Cooperative	1	250,000	0.00
Perseroan Terbatas / Limited Company	53	54,209,245	0.51
Reksadana / Mutual Funds	20	95,742,812	0.90
Yayasan / Foundation	1	861,800	0.00
Pengurus / Management *)	11	9,908,815	0.09
Perorangan Dalam Negeri / Domestic Individual	23,228	865,794,032	8.23
Total Pemodal Nasional / Total National Investors	23,377	5,133,392,786	48.75
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individual	17	208,000	0.02
Badan Usaha Asing / Foreign Corporation	198	572,749,116	5.45
Total Pemodal Asing / Total Foreign Investors	222	572,957,116	5.47
TOTAL	**23,592**	**5,706,349,902**	**54.24**

*) Sampai dengan 31 Desember 2022, Pengurus bank **bjb** tidak memiliki kepemilikan saham secara tidak langsung.
As of December 31, 2022, bank **bjb** management does not have indirect share ownership.

Kepemilikan Saham oleh Dewan Komisaris dan Direksi

Share Ownership by The Board of Commissioners and Directors

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 1 Januari 2022

Table of Share Ownership of the Board of Commissioners and Directors of bank **bjb** as of January 1, 2022

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
DIREKSI / DIRECTORS				
1.	Yuddy Renaldi	Direktur Utama / President Director	1,010,341	0.01
2.	Nia Kania	Direktur Keuangan / Director of Finance	1,254,638	0.01
3.	Suartini	Direktur Konsumer dan Ritel / Director of Consumer and Retail	1,254,638	0.01
4.	Tedi Setiawan	Direktur Operasional / Director of Operations	562,239	0.01
5.	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking	562,239	0.01
6.	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah / Director of Commercial and Micro, Small and Medium Enterprises	88,690	0.00
7.	Cecep Trisna	Direktur Kepatuhan / Director of Compliance	-	-
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	-	-
2.	Muhadi	Komisaris / Commissioner	2,724,820	0.03
3.	Fahlino F. Sjuib	Komisaris Independen / Independent Commissioner	-	-
4.	Dedi Taufik	Komisaris / Commissioner	-	-

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 31 Desember 2022

Table of Share Ownership of the Board of Commissioners and Directors of bank **bjb** as of December 31, 2022

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
DIREKSI / DIRECTORS				
1.	Yuddy Renaldi	Direktur Utama / President Director	1,462,383	0.01
2.	Nia Kania	Direktur Keuangan / Director of Finance	1,647,090	0.01
3.	Suartini	Direktur Konsumer dan Ritel / Director of Consumer and Retail	1,433,290	0.01
4.	Tedi Setiawan	Direktur Operasional / Director of Operations	906,791	0.00
5.	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking	906,801	0.00
6.	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah / Director of Commercial and Micro, Small and Medium Enterprises	394,242	0.00
7.	Cecep Trisna	Direktur Kepatuhan / Director of Compliance	135,510	0.00

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership (%)
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	-	-
2.	Muhadi	Komisaris / Commissioner	3,022,708	0.02
3.	Setiawan Wangsaatmaja	Komisaris / Commissioner	-	-
4.	Fahlino F. Sjuib	Komisaris Independen / Independent Commissioner	-	-
5.	Diding Sakri	Komisaris Independen / Independent Commissioner	-	-

Sampai dengan 31 Desember 2022, Dewan Komisaris dan Direksi bank **bjb** tidak memiliki kepemilikan saham secara tidak langsung.
As of December 31, 2022, the Board of Commissioners and Directors of bank **bjb** do not have indirect share ownership.

Klasifikasi Pemegang Saham

Classification of Shareholders

Tabel Klasifikasi Pemegang Saham bank bjb Per 31 Desember 2022

Table of bank **bjb** Shareholders Classification as of December 31, 2022

Kepemilikan Saham Shareholding	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
Institusi Lokal / Local Institution	103	1,124,190,392	10.68
Institusi Asing / Foreign Institution	198	572,749,116	5.44
Individu Lokal / Local Individual	23,239	875,702,847	8.32
Individu Asing / Foreign Individual	17	208,000	0.02
Total	**23,557**	**2,572,850,355**	**24.46**

Pemegang Saham Utama dan Pengendali
Major and Controlling Shareholders



bank **bjb** merupakan Badan Usaha Milik Daerah dengan kepemilikan saham terbesar dimiliki oleh Pemerintah Provinsi Jawa Barat. Pemegang Saham Utama dan Pengendali Perseroan adalah Pemerintah Provinsi Jawa Barat dengan persentase kepemilikan sebesar 38,52%. Hingga 31 Desember 2022, tidak terdapat Pemegang Saham Utama dan Pengendali secara tidak langsung, sampai ke pemilik individu, serta tidak terdapat Pemegang Saham yang bertindak atas nama Pemegang Saham lain.

bank **bjb** is a regional-owned enterprise with the most extensive share ownership owned by the West Java Provincial Government. The Company's Major and Controlling Shareholders are the Government of West Java Province, with an ownership percentage of 38.52%. As of December 31, 2022, there are no Major and Controlling Shareholders indirectly, down to individual owners, and no Shareholders are acting on behalf of other Shareholders.



Daftar Entitas Anak dan/atau Entitas Asosiasi

List of Subsidiaries and/or Associates

Sampai dengan 31 Desember 2022, bank **bjb** telah memiliki 4 (empat) entitas anak dan 12 (dua belas) entitas asosiasi. Keseluruhan entitas anak maupun entitas asosiasi yang dimiliki oleh bank **bjb** dijelaskan sebagai berikut.

As of December 31, 2022, bank **bjb** has 4 (four) subsidiaries and 12 (twelve) associates. All subsidiaries and associated entities owned by bank **bjb** are explained as follows.

Entitas Anak

Subsidiaries

bank bjb Syariah

bank bjb Syariah

Bidang Usaha Business Fields	Perbankan / Banking	
Tanggal Pendirian Date of Establishment	7 Mei 2010 / May 7, 2010	
Jumlah Aset Total Assets	Rp12.445.993.000.000 / IDR12,445,993,000,000	
Kepemilikan (%) Ownership (%)	99,24%	
Status Beroperasi Operating Status	Telah Beroperasi / Operated	
Alamat Address	Jl. Braga No. 135 – Bandung Telp : (022) 420 2599 Fax : (022) 421 2524 Email : corporate@bjbs.co.id Web : www.bjbsyariah.co.id	
Pengurus Perusahaan Company Management	**DEWAN KOMISARIS / BOARD OF COMMISSIONERS**	
	Agus Riswanto	Komisaris Utama / President Commissioner
	Isa Anwari	Komisaris / Commissioner
	Rio Febrian Dilantara	Komisaris / Commissioner
	DIREKSI / DIRECTORS	
	Adang Ahmad Kunandar	Direktur Utama / President Director
	Ita Garmeita	Direktur / Director
	Vicky Fitriadi	Direktur / Director
	Koko Catur Rachmadi	Direktur / Director
	DEWAN PENGAWAS SYARIAH / BOARD OF SHARIA SUPERVISORY	
	Prof. DR. Jaih, SE, MH. M.Ag	Ketua / Chairman
	Drs. H. Endjo Sunidja, MM, M.Ag	Anggota / Member

Pendirian bank **bjb** Syariah diawali dengan pembentukan Divisi/ Unit Usaha Syariah oleh PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk pada 20 Mei 2000, dengan tujuan untuk memenuhi kebutuhan masyarakat Jawa Barat yang mulai tumbuh keinginannya untuk menggunakan jasa perbankan syariah pada saat itu.Setelah 10 (sepuluh tahun) operasional Divisi/Unit Usaha Syariah, manajemen PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk berpandangan bahwa untuk mempercepat

Establishment of bank **bjb** syariah began with the establishment of Sharia Division/Business Unit by PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk on May 20, 2000 with the purpose to meet West Java's society emerging needs of using sharia banking services at that time. After 10 (ten) years of operational of Sharia Division/Business Unit, management of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk viewed that to accelerate sharia business growth and to support Bank

pertumbuhan usaha syariah serta mendukung program Bank Indonesia yang menghendaki peningkatan *share* perbankan syariah, maka dengan persetujuan Rapat Umum Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk diputuskan untuk menjadikan Divisi/Unit Usaha Syariah menjadi Bank Umum Syariah.

Indonesia program intending to increase sharia banking share, therefore, at the approval of General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, it was decided to transform the Sharia Division/ Business Unit into Sharia Commercial Bank.

Sebagai tindak lanjut keputusan Rapat Umum Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, maka pada tanggal 15 Januari 2010 didirikan bank **bjb** syariah berdasarkan Akta Pendirian Perseroan Terbatas No. 4 yang dibuat oleh Notaris Fathiah Helmi dan telah mendapat pengesahan dari Menkumham Nomor AHU-04317.AH.01.01 Tahun 2010 tanggal 26 Januari 2010.

As a follow-up to the decision of the General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, on January 15, 2010, bank **bjb** syariah was established based on the Deed of Establishment of Limited Liability Company No. 4 made by Notary Fathiah Helmi and approved by the Minister of Law and Human Rights Number AHU-04317.AH.01.01 Year 2010 dated January 26, 2010.

Dari segi kepemilikan saham, pada tahun 2022 komposisi kepemilikan saham bank **bjb** Syariah tidak mengalami perubahan dengan susunan pemegang saham adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten modal disetor sebesar Rp1.831.890.000.000 (satu triliun delapan ratus tiga puluh satu miliar delapan ratus sembilan puluh juta rupiah) atau sebesar 99,24% dan PT Banten Global Development dengan modal disetor sebesar Rp14.000.000.000 (empat belas miliar rupiah) atau sebesar 0,76%.

In terms of share ownership, in 2022 the composition of bank **bjb** Syariah share ownership did not change with the composition of shareholders being PT Bank Pembangunan Daerah Jawa Barat dan Banten with paid up capital of IDR 1,831,890,000,000 (one trillion eight hundred thirty one billion eight hundred and ninety million rupiah) or 99.24% and PT Banten Global Development with a paid-up capital of IDR 14,000,000,000 (fourteen billion rupiah) or 0.76%.

bjb Sekuritas

bjb Sekuritas

Bidang Usaha **Business Fields**	Perusahaan Efek / Securities Company	
Tanggal Pendirian **Date of Establishment**	23 November 2020 / November 23, 2020	
Jumlah Aset **Total Assets**	Rp29.800.000.000 / IDR29,800,000,000	
Kepemilikan (%) **Ownership (%)**	78,94%	
Status Beroperasi **Operating Status**	Telah Beroperasi / Operated	
Alamat **Address**	Jl. Teuku Umar No. 10, Lebak Gede, Coblong, Kota Bandung. 40132 Telp : (022) 4211415 Fax : - Email : info@bjbsekuritas.co.id Web : www.bjbsekuritas.co.id	
Pengurus Perusahaan **Company Management**	**DEWAN KOMISARIS / BOARD OF COMMISSIONERS**	
	Bambang Setiadi	Komisaris / Commissioner
	DIREKSI / DIRECTORS	
	Yogi Heditya Permadi	Direktur Utama / President Director
	Rudi Ruchbansah	Direktur / Director

Pada tanggal 23 November 2020 telah didirikan suatu Perseroan Terbatas dengan nama PT BJB Sekuritas Jawa Barat, sesuai dengan Akta Pendirian Perseroan Terbatas No. 38 tanggal 23 November 2020 yang dibuat dihadapan Intan R. Tendy Suwarman, S.H. Notaris di Kota Bandung, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai

On November 23, 2020, a Limited Liability Company was established under the name PT BJB Sekuritas Jawa Barat, in accordance with the Deed of Establishment of a Limited Liability Company number 38 dated November 23, 2020, drawn up before Intan R. Tendy Suwarman, S.H. Notary in Bandung City, and has been approved by the Minister of Law and Human Rights

dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Nomor AHU-0063135.AH.01.01.TAHUN 2020 tanggal 27 November 2020 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT BJB Sekuritas Jawa Barat dan pada Tanggal Mei 2015 PT BJB Sekuritas Jawa Barat mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat No. KEP-292/D.04/2021 tentang Pemberian Izin Usaha Perusahaan Efek Daerah Kepada PT BJB Sekuritas Jawa Barat dan secara resmi mulai beroperasi pada Tanggal 8 Oktober 2021.

of the Republic of Indonesia in accordance with the Decree of the Minister of Law and Human Rights Number AHU-0063135. AH.01.01.TAHUN 2020 dated November 27, 2020 concerning Ratification of the Establishment of a Limited Liability Company Legal Entity PT BJB Sekuritas Jawa Barat and on May 2015 PT BJB Sekuritas Jawa Barat obtained an operational permit from the Financial Services Authority based on the Decree of the Regional Head 2 West Java Number KEP-292/D.04/2021 concerning the Granting of a Regional Securities Company Business License to PT BJB Sekuritas Jawa Barat and officially started operating on October 8, 2021.

Dari segi kepemilikan saham, pada tahun 2022 komposisi kepemilikan saham PT BJB Sekuritas Jawa Barat adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 78,94%, dan Yayasan Kesejahteraan Pegawai bank **bjb** sebesar 21,06%.

In terms of share ownership, in 2022 the share ownership composition of PT BJB Sekuritas Jawa Barat is PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk at 78.94%, and the Employee Welfare Foundation bank **bjb** at 21.06%.

PT BPR KARYA UTAMA JABAR

PT BPR KARYA UTAMA JABAR

Bidang Usaha **Business Fields**	Bank Perkreditan / Rural Bank	
Tanggal Pendirian **Date of Establishment**	1 September 1978 / September 1, 1978	
Jumlah Aset **Total Assets**	Rp240.381.000.000 / IDR240,381,000,000	
Kepemilikan (%) **Ownership (%)**	29,52%	
Status Beroperasi **Operating Status**	Telah Beroperasi / Operated	
Alamat **Address**	Jl. Raya Jalancagak No. 151 - Subang 41281 Telp : (0260) 472100 Fax : (0260) 471186 Email : bprku.pusat@gmail.com Web : www.bprku.com	
Pengurus Perusahaan **Company Management**	**DEWAN KOMISARIS / BOARD OF COMMISSIONERS**	
	-	Komisaris Utama / President Commissioner
	Siti Hodijah	Komisaris / Commissioner
	DIREKSI / DIRECTORS	
	R. Mohamad Noor Rahman	Direktur Utama / President Director
	Ayip Muhdiatullah	Direktur Operasional & Kepatuhan / Director of Operations & Compliance

PT BPR Karya Utama Jabar didirikan pada tanggal 3 Desember 2014 berdasarkan Akta Pendirian Perseroan Terbatas nomor 03 tanggal 03 Desember 2014 dihadapan Notaris Asep Subrata,SH dan telah mendapat persetujuan dari Kemenkumham RI melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-39469.40.10.2014 tanggal 12 Desember 2014 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PTBPR Karya Utama Jabar.

PT BPR Karya Utama Jabar was established on December 3, 2014 based on the Deed of Establishment of Limited Liability Company No. 03 on December 3, 2014 in front of Notary Asep Subrata, SH and has been approved by Ministry of Justice and Human Rights of Republic Indonesia through the Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-39469.40.10.2014 on December 12, 2014 on Ratification of Establishment of Limited Liability Company PT BPR Karya Utama Jabar.

Selanjutnya, Pada Tanggal 22 Mei 2015 PT BPR Karya Utama Jabar mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-19/KR.2/2015 tentang Pengalihan Izin Usaha Atas Perubahan Badan Hukum dari PD BPR LPK Jalancagak Kepada PT BPR Karya Utama Jabar dan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-20/KR.2/2015 tentang Penetapan Penggunaan Izin Usaha Atas Nama PD BPR LPK Jalancagak Menjadi Izin Usaha Atas Nama PT BPR Karya Utama Jabar. PT BPR Karya Utama Jabar (*Call Name* BPR KU) resmi beroperasi terhitung tanggal 1 Juni 2015 setelah diumumkan dalam surat kabar harian Pikiran Rakyat edisi Senin tanggal 1 Juni 2015. Kegiatan Usaha PT BPR Karya Utama, sesuai Pasal 3 Anggaran Dasar adalah untuk menyelenggarakan usaha perbankan.

Dari segi kepemilikan saham, pada tahun 2022 komposisi kepemilikan saham PT BPR Karya Utama Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten sebesar 29,52% Pemerintah Provinsi Jawa Barat sebesar 44,52%, dan Pemerintah Kabupaten Subang sebesar 25,96%.

Furthermore, On May 22, 2015, PT BPR Karya Utama Jabar obtained operational permission from the Financial Services Authority based on the Decree of the Head of Regional 2 West Java No. Kep19/KR.2/2015 regarding the Transfer of Business License to Change of Legal Entity from PD BPR LPK Jalancagak into PT BPR Karya Utama Jabar and Decision of Regional Head 2 West Java No. Kep-20/ KR.2/2015 on Stipulation of Business License Usage on behalf of PD BPR LPK Jalancagak Becoming Business License On behalf of PT BPR Karya Utama Jabar. PT BPR Karya Utama Jabar (Called BPR KU) officially operates since June 1, 2015 after it was announced in the daily newspaper Pikiran Rakyat on Monday, 1 June 2015. Business Activities of PT BPR Karya Utama, in accordance with Article 3 of the Articles of Association, is to organize a banking business.

In terms of share ownership, in 2022 the share ownership composition of PT BPR Karya Utama Jabar was PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk amounting to 29.52%, West Java Provincial Government at 44.52%, and Regional Government of Subang District at 25.96%.

PT BPR INTAN JABAR

PT BPR INTAN JABAR

Bidang Usaha **Business fields**	Bank Perkreditan / Rural Bank	
Tanggal Pendirian **Date of Establishment**	22 Juni 1998 / Juni 22, 1998	
Jumlah Aset **Total Assets**	Rp135.049.000.000 / IDR135,049,000,000	
Kepemilikan (%) **Ownership (%)**	24,00%	
Status Beroperasi **Operating Status**	Telah Beroperasi / Operated	
Alamat **Address**	Jl. Pramuka No. 30A Garut Telp : (0262) 231172 Fax : (0262) 2244396 Email : bpr.bij@gmail.com Web : www.bankbij.co.id	
Pengurus Perusahaan* **Company Management***	**DEWAN KOMISARIS / BOARD OF COMMISSIONERS**	
	Toni Tisna Somantri	Komisaris Utama / President Commissioner
	Dedi Achmad Santika	Komisaris / Commissioner
	DIREKSI / DIRECTORS	
	Budi	Direktur Utama / President Director
	Dicky Fardiansyah	Direktur Bisnis / Director of Business
	Dadang Kurnia	Direktur Operasional / Director of Operation

* Akan Efektif bila sudah menjalani dan lulus *Fit and Proper Test* dari OJK
* It will be effective if it had undergone and passed the Fit and Proper Test from OJK

Pada tahun 1973 Kabupaten Garut mendirikan lembaga keuangan dengan nama Lembaga Perkreditan Kecamatan berdasarkan Surat Keputusan Gubernur Kepala Daerah Tingakt I Jawa Barat Nomor 446/A.III/SK/1973 tentang Pembentukan Lembaga Perkreditan Kecamatan (LPK) di Provinsi Jawa Barat. Pada tahun 1998, PD. LPK di Kabupaten Garut selanjutnya berubah status menjadi PD. BPR

In 1973 Garut regency established a financial institution with the name of the District Credit Institution based on the Governor's Decree of the Head of the Level I of West Java No. 446/A. III/SK/1973 concerning Establishment of District Credit Institutions (LPK) in West Java Province. In 1998, PD LPK in Garut Regency then changed its status to PD BPR LPK according to West Java

LPK sesuai Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 1996 Tentang Perusahaan Daerah Perkreditan Kecamatan (PD. PK) dan mendapat izin usaha sebagai BPR dari Bank Indonesia sesuai surat No. 31/20/DIR/UBPR/Rahasia tanggal 22 Juni 1998 serta disahkan melalui Keputusan Menteri Keuangan Republik Indonesia No. KEP-467/KM.17/1998 tentang Pemberian Izin Usaha sebagai Bank Perkreditan Rakyat kepada Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Rakyat Kecamatan Garut Kota.

Province Regulation No. 25 of 1996 concerning Regional Credit Companies (PD.PK) and obtain a business license as a Rural Bank from Bank Indonesia in accordance with letter No. 31/20/DIR/UBPR/Rahasia dated June 22, 1998 and approved by Decree of the Minister of Finance of the Republic of Indonesia No. KEP- 467/KM.17/1998 concerning Granting of Business Licenses as Rural Banks to Regional Companies of Rural Banks for Rural Credit Institutions in Garut City District.

Untuk penguatan perusahaan, pada tahun 2010 dimulai proses *merger* terhadap 7 (tujuh) PD. BPR LPK di Kabupaten Garut sesuai Perda Provinsi Jabar No. 30 Tahun 2010 tentang Perubahan atas Perusahaan Daerah Jawa Barat No. 14 Tahun 2006, yaitu:

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

For the strengthening of the Company, in 2010 began the process of merger against 7 (seven) PD BPR LPK in Garut Regency according to West Java Provincial Regulation No. 30 Year 2010 concerning Amendment to Regional Company of West Java No 14 Year 2006, they are:

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

Menindaklanjuti Peraturan Daerah Provinsi Jawa Barat Nomor 10 Tahun 2013 Tentang Perubahan Bentuk Hukum Perusahaan Daerah Bank Perkreditan Rakyat Hasil *Merger* di Kabupaten Garut, Kabupaten Subang, Kabupaten Cianjur Dan Kabupaten Tasikmalaya Menjadi Perseroan Terbatas, maka pada tanggal 3 April 2014 Pemegang Saham dan Pengurus PD. BPR LPK Garut Kota telah melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPS-LB) Dalam Rangka Perubahan Bentuk Badan Hukum PD. BPR LPK Garut Kota Kabupaten Garut. Dalam RUPS Luar Biasa tersebut Pemegang Saham telah memberikan persetujuan terhadap perubahan bentuk badan hukum PD. BPR LPK Garut Kota.

Following up the West Java Provincial Regulation No. 10 of 2013 on Changes in Legal Form of Regional Government Rural Bank Merger Result in Garut Regency, Subang Regency, Cianjur Regency And Tasikmalaya Regency Being Limited Liability Company, then on April 3rd, 2014 Shareholders and Management of PD BPR LPK Garut City has done an Extraordinary General Meeting of Shareholders (EGMS) in order to Change the Legal Body of PD BPR LPK Garut City in Garut regency. In the Extraordinary Shareholders' General Meeting, the Shareholders have given their approval to thechange in the form of legal entity of PD BPR LPK Garut City.

Kemudian, pada tanggal 11 Desember 2014 telah didirikan suatu Perseroan Terbatas dengan nama PT. BPR Intan Jabar, sesuai dengan Akta Pendirian Perseroan Terbatas nomor 47 tanggal 11 Desember 2014 yang dibuat dihadapan Intan Rubyati Dewi, S.H., M.Kn., Notaris di Garut, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum Dan Hak Asasi Manusia Nomor AHU-39238.40.10.2014 tanggal 11 Desember 2014 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT. BPR Intan Jabar dan pada Tanggal 22 Mei 2015 PT. BPR Intan Jabar mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-21/KR.2/2015 tentang Pengalihan Izin Usaha Atas Perubahan Badan Hukum PD BPR LPK Garut Kota Kepada PT BPR Intan Jabar dan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-22/KR.2/2015 tentang Penetapan Penggunaan Izin Usaha Atas Nama PD BPR LPK Garut Kota Menjadi Izin Usaha Atas Nama PT BPR Intan Jabar dan secara resmi mulai beroperasi pada Tanggal 5 Juni 2015.

After that, on December 11, 2014 has been established a Limited Liability Company with the name of PT BPR Intan Jabar, in accordance with Deed of Establishment of Limited Liability Company No. 47 on December 11, 2014 made in front of Intan Rubyati Dewi, SH, M.Kn., Notary in Garut, and has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia in accordance with the Decision Minister of Justice and Human Rights No. AHU-39238.40.10.2014 on December 11, 2014 on Legalization of Establishment of Limited Liability Company PT BPR Intan Jabar and on May 22, 2015, PT BPR Intan Jabar obtained operational permission from the Financial Services Authority (OJK) based on the Decree of the Head of Regional 2 West Java No. Kep21/ KR.2/2015 regarding the Transfer of Business License to Change of Legal Entity of PD BPR LPK Garut City To PT BPR Intan Jabar and Decision of Regional Head 2 West Java No. Kep-22/KR.2/2015 on Determination of Business License Usage in the Name of PD BPR LPK Garut City Becoming a Business License on behalf of PT BPR Intan Jabar and officially start operating on Juni 5, 2015.

Dari segi kepemilikan saham, pada tahun 2022 komposisi kepemilikan saham PT BPR Intan Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 24,00%, Pemerintah Provinsi Jawa Barat sebesar 37,90%, dan Pemerintah Kabupaten Garut sebesar 38,10%.

In terms of share ownership, in 2022 the share ownership composition of PT BPR Intan Jabar was PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk reaching to 24.00%, West Java Provincial Government at 37.90%, and Garut Regency Government at 38.10%.

Entitas Asosiasi

Adapun daftar entitas asosiasi yang dimiliki oleh Perseroan adalah sebagai berikut:

Associate Company

The list of associates owned by the Company is as follows:

Nama Name	**Bidang Usaha** Line of Business	**Alamat** Address	**Kepemilikan Saham** Shareholding	**Status Operasi** Operation Status	**Jumlah Aset (dalam ribu Rupiah)** Total Assets (in thousand Rupiah)
PT BPR Serang	Perbankan / Banking	Jl. Raya Serang Jakarta KM 11 Kp. Nambo Ds. Keserangan Kec. Ciruas Kab. Serang Telp : (0254) 430630 Fax : - Email : bpr.serang@yahoo.co.id Web : www.bprserang.com	5.28%	Telah Beroperasi / Operated	2,400,000
PT BPR Berkah	Perbankan / Banking	Jl. Mayor Widagdo Kel. Kabayan Kec. Pandeglang Telp : (0253) 5550095 Fax : - Email : info@bprberkah.com Web : www.bprberkah.com	1.18%	Telah Beroperasi / Operated	150,000
PD BPR LPK Parungpanjang	Perbankan / Banking	Jl. Muhammad Toha No. 78 Parungpanjang, Kabupaten Bogor Telp : (021) 5979127 Fax : (021) 5979127 Email : bprparungpanjang@yahoo.com Web : www.bankparungpanjang.co.id	8.55%	Telah Beroperasi / Operated	1,590,000
PT BPR Cianjur Jabar	Perbankan / Banking	Jl. Cilaku No. 5 Desa Cikaruya Warungkondang Cianjur Telp : (0263) 287598 Fax : (0263) 287598 Email : bpr.cianjur@gmail.com Web : www.bprcianjur.co.id	11.05%	Telah Beroperasi / Operated	2,816,365
BPR PK Balongan	Perbankan / Banking	Jl. Raya Sukaurip No. 30 Kec. Balongan Telp : (0234) 429429 Fax : (0234) 429429 Email : cs@bprbalongan.co.id Web : www.bprbalongan.co.id	7.22%	Telah Beroperasi / Operated	2,400,000
PT BPR Majalengka Jabar	Perbankan / Banking	Jl. Raya Siliwangi No. 3 Panyingkiran Telp : (0233) 662118 Fax : - Email : ptbprmajalengkajabar@gmail.com Web : www.bprmajalengkajabar.com	3.47%	Telah Beroperasi / Operated	150,000
PT BPR Wibawa Mukti Jabar	Perbankan / Banking	Ruko Harapan Baru 2, Kavling C9-07 Kota Baru, Bekasi Barat Telp : (021) 8866231 Fax : (021) 8866231 Email : bprwmj@gmail.com Web : www.wibawamuktijabar.com	4.27%	Telah Beroperasi / Operated	1,590,000
PT BPR Cipatujah Jabar	Perbankan / Banking	Jl. Raya Cipatujah No. 293 Cipatujah, Tasikmalaya Telp : (0265) 7159111 Fax : (0265) 7159111 Email : bprlpkcipatujah@gmail.com Web : www.bankcij.com	2.17%	Telah Beroperasi / Operated	2,816,365

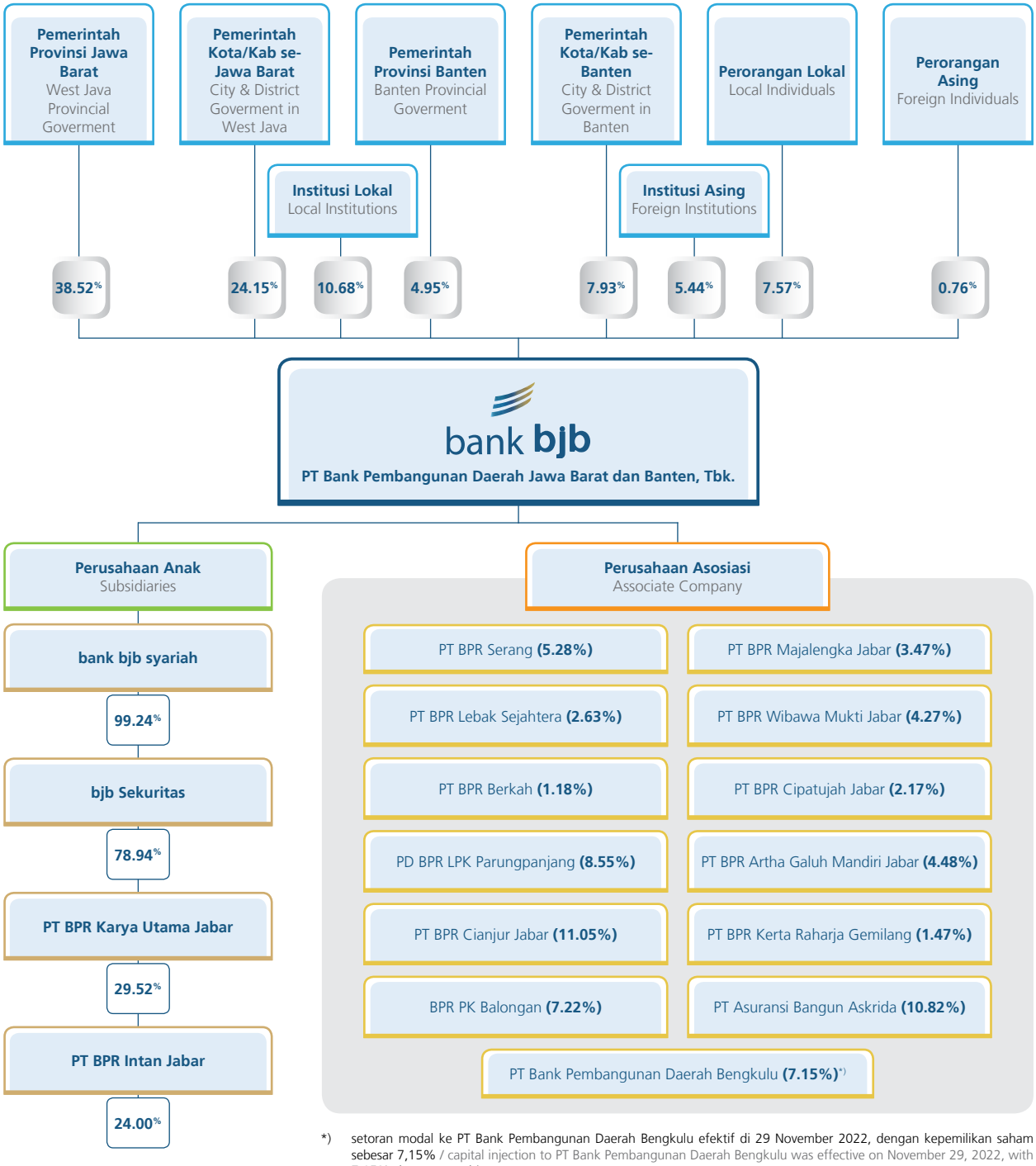
Nama Name	**Bidang Usaha** Line of Business	**Alamat** Address	**Kepemilikan Saham** Shareholding	**Status Operasi** Operation Status	**Jumlah Aset (dalam ribu Rupiah)** Total Assets (in thousand Rupiah)
PT BPR Artha Galuh Mandiri Jabar	Perbankan / Banking	Jl. Ciparanti No. 149 Desa Legokjawa, Kecamatan CImerak, Kabupaten Pangandaran Telp : (0821) 21313279 Fax : - Email : helpdeskbprbgj@gmail.com Web : -	4.48%	Telah Beroperasi / Operated	300,000
PT BPR Kerta Raharja Gemilang	Perbankan / Banking	Jl. Raya serang KM 15 No. 1 Cikupa Tangerang Telp : (021) 59400534 Fax : (021) 59400283 Email : bprkertaraharjatangerang@gmail.com Web : www.bprkertaraharja.com	1.47%	Telah Beroperasi / Operated	1,050,000
PT BPR Lebak Sejahtera	Perbankan / Banking	Jl. Raya Rangkasbitung Pandeglang KM 10 Telp : 081294818410, 087773099337 Email : bprlebaksejahtera@gmail.com Web : www.bprlebaksejahtera.co.id	2.63%	Telah Beroperasi / Operated	405,000
PT Asuransi Bangun Askrida	Asuransi / Insurance	Askrida Tower Jalan Pramuka Raya Kavling 151 Jakarta Timur 13120 Telp : (021) 8191212 Fax : (021) 29827215, 29827216, 29827217 Email : info@askrida.co.id Web : www.askrida.com	10.82%	Telah Beroperasi / Operated	30,140,000
PT Bank Pembangunan Daerah Bengkulu	Perbankan / Banking	Jl. Jend Sudirman, Tengah Padang, Kec. Tlk. Segara, Kota Bengkulu, Bengkulu 38114 Telp : (0737) 71037 Fax : - Email : Customercarebb@bankbengkulu.co.id Web : www.bankbengkulu.co.id	7.15%	Telah Beroperasi / Operated	8,677,760

Per 31 Desember 2022, bank **bjb** tidak memiliki Perusahaan Ventura Bersama.
As of December 31, 2021, bank **bjb** does not have a Joint Venture Company.

Struktur Grup Perusahaan
Company Group Structure

Struktur Pemegang Saham bank **bjb** periode 31 Desember 2022 adalah sebagai berikut:

The shareholder scheme of bank **bjb** for the period of December 31, 2022 is as follows:



*) setoran modal ke PT Bank Pembangunan Daerah Bengkulu efektif di 29 November 2022, dengan kepemilikan saham sebesar 7,15% / capital injection to PT Bank Pembangunan Daerah Bengkulu was effective on November 29, 2022, with 7.15% share ownership

Sampai dengan 31 Desember 2022, bank **bjb** tidak memliliki memiliki Entitas Induk, *Joint Venture* dan *Special Purpose Vehicle* (SPV).

As of December 31, 2022, bank **bjb** does not have a Parent Entity, Joint Venture and Special Purpose Vehicle (SPV).

Informasi Kelompok Usaha Bank
Bank Business Group Information

Pada tanggal 17 Desember 2020 dibentuk Kelompok Usaha Bank (KUB) bank **bjb** berdasarkan Surat Otoritas Jasa Keuangan Nomor S-236/KR.02/2020 perihal Penegasan Struktur Kelompok Usaha Bank (KUB) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, dengan struktur KUB sebagai berikut:

On December 17, 2020, bank **bjb** formed a Bank Business Group (KUB) based on Financial Services Authority Letter Number S-236/KR.02/2020 concerning Affirmation of the Bank Business Group Structure PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, with a structure of Bank Bussiness Group as follows:



PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) masih dalam proses untuk dapat tergabung dalam struktur KUB bank **bjb**. Saat ini, status Bank Bengkulu adalah sebagai perusahaan terafiliasi/perusahaan asosiasi dengan kepemilikan saham bank **bjb** sebesar 7,15%. Per 31 Desember 2022, tidak terdapat Pengurus bank **bjb** syariah yang berasal dari bank **bjb** dan tidak terdapat Pemegang Saham yang bertindak atas nama Pemegang Saham lain.

PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) is still in the process of joining the bank **bjb** Business Group structure. Currently, the status of Bank Bengkulu was an affiliated company/associated company with bank **bjb** share ownership of 7.15%. As of December 31, 2022, there were no bank **bjb** syariah Management from bank **bjb** and there were no Shareholders acting on behalf of other Shareholders.

Kronologis Penerbitan Saham
Chronology of Sharelistings

Pada tahun 2010, Bank menawarkan 2.424.072.500 saham, atau 25% dari jumlah saham Bank, kepada masyarakat pada harga penawaran sebesar Rp600 (nilai penuh) per saham. Saham yang ditawarkan merupakan saham Seri B dengan harga nominal Rp250 (nilai penuh) per lembar saham. Penawaran umum tersebut telah memperoleh pernyataan efektif berdasarkan surat dari Bapepam-LK No. S-5901/BL/2010 tanggal 29 Juni 2010. Total penerimaan dari penawaran umum tersebut sebesar Rp1.454.443 juta. Selisih lebih antara harga penawaran per saham dengan nilai

In 2010, the Bank offered 2,424,072,500 shares, or 25% of the total shares of the Bank, to the public at an offering price of Rp600 (full amount) per share. The offered shares are Series B shares with a nominal price of IDR250 (full amount) per share. The public offering has obtained an effective statement based on a letter from Bapepam-LK No. S-5901/BL/2010 dated June 29, 2010. The total revenue from the public offering amounted to IDR1,454,443 million. The difference between the per share offer price and the nominal value per share is recorded as "Additional

nominal per saham dicatat sebagai "Tambahan Modal Disetor" yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

Pada tanggal 8 Juli 2010, saham Bank secara resmi telah tercatat di Bursa Efek Indonesia. Jumlah saham Bank yang tercatat di Bursa Efek Indonesia sebanyak 2.424.072.500 saham seri B atau 25% dari jumlah saham Bank.

Dalam rangka penguatan struktur permodalan untuk menjaga rasio permodalan sesuai Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sebagaimana telah diubah oleh Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 serta untuk menunjang ekspansi bisnis Perseroan di masa mendatang, khususnya untuk ekspansi kredit, Perseroan merencanakan untuk melaksanakan Program Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (Program PMT HMETD) sebagaimana dimaksud dalam Peraturan No. 38/POJK.04/2014 tentang Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu.

Berdasarkan hasil Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan di Kota Bandung pada tanggal 11 Desember 2018, telah memberikan persetujuan untuk pelaksanaan PMT HMETD dengan menerbitkan sebanyak-banyaknya 360.100.000 lembar saham Seri A dengan nilai nominal Rp250 per lembar saham, dengan harga penerbitan sebesar Rp1.900 per lembar saham. Dasar penetapan harga penerbitan berdasarkan ketentuan dalam butir V.1 Lampiran II Peraturan Pencatatan PT Bursa Efek Indonesia No. 1-A Keputusan No. Kep-00001/BEI/01-2014 tanggal 20 Januari 2014 yakni harga

Paid-in Capital" which is presented in the Equity section in the consolidated statement of financial position.

On July 8, 2010, Bank shares were officially listed on the Indonesia Stock Exchange. The number of Bank shares listed on the Indonesia Stock Exchange is 2,424,072,500 series B shares or 25% of the Bank's total shares.

In the context of strengthening the capital structure to maintain the capital ratio in accordance with Financial Services Authority Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks as amended by Financial Services Authority Regulation No. 34/POJK.03/2016 and to support the expansion of the Company's business in the future, specifically for loan expansion, the Company plans to implement a Capital Addition Program without Pre-emptive Rights (PMT HMETD Program) as referred to in Regulation No. 38/POJK.04/2014 concerning Increasing Capital Without Giving Preemptive Rights.

Based on the results of the Extraordinary General Meeting of Shareholders held in the city of Bandung on December 11, 2018, has given approval for the exercise of Pre-emptive Rights by issuing as many as 360,100,000 Series A shares with a nominal value of IDR250 per share, with the issuance price in the amount of IDR1,900 per share. The basis for determining the issuance price is based on the provisions in point V.1 Appendix II of PT Indonesia Stock Exchange Listing Regulation No. 1-A Decree No. Kep-00001 / BEI / 01-2014 dated January 20, 2014 namely the average price of 25 (twenty-five) days of trading closure of the

Nama Bursa Tempat Saham Perusahaan Dicatatkan

Seluruh saham bank **bjb** telah dicatatkan pada Bursa Efek Indonesia.

Name of Stock Exchange Where the Company's Shares Are Listed

All bank **bjb** shares had been listed on the Indonesia Stock Exchange.

Tabel Kronologis Penerbitan Saham bank bjb
Table of Chronology of Issuance of bank **bjb** Shares

No.	Periode Period	Keterangan Description	Saham Share	Nilai Nominal (Rp) Nominal Value (IDR)	Harga Penawaran (Rp) Offer Price (IDR)	
1.	Sebelum IPO Before IPO	-	-	-		
2.	2010	Penawaran Umum Perdana Initial Public Offering	Saham Biasa Seri B Series B Common Stock	600	600	
3.	2018	PMT HMETD	Saham Seri A Series A Shares	250	1,900	
4.	2022	PM HMETD	Saham Seri B Series B Shares	250	1,355	

rata-rata 25 (dua puluh lima) hari penutupan perdagangan saham Perseroan di Bursa Efek Indonesia sebelum tanggal pemberitahuan pelaksanaan RUPSLB yakni mulai tanggal 28 September 2018 sampai dengan 1 November 2018.

Company's shares on the Indonesia Stock Exchange prior to the date of the notice of the EGMS starting on September 28, 2018 until November 1, 2018.

Jangka waktu pelaksanaan Program PMT HMETD adalah 2 (dua) tahun terhitung sejak persetujuan RUPSLB yaitu sampai dengan 11 Desember 2020. Pelaksanaan setoran modal dilakukan secara bertahap disesuaikan dengan anggaran serta pemenuhan peraturan perundang-undangan yang berlaku untuk pemerintah daerah. Di tahun 2018 terdapat 20 (dua puluh) Pemerintah Daerah yang telah melakukan setoran modal dengan total nilai setoran adalah sebesar Rp270.742.390.500 dan dengan jumlah lembar saham Seri A baru yang diterbitkan sebanyak 142.495.995 lembar saham.

The period for implementing the Preemptive Rights PMT Program was 2 (two) years from the approval of the EGMS, namely until December 11, 2020. The capital injection was carried out in stages according to the budget and compliance with the laws and regulations that applied to local governments. In 2018 there were 20 (twenty) Regional Governments that had paid up capital with a total deposit value of IDR 270,742,390,500 and with the number of new Series A shares issued as many as 142,495,995 shares.

Berdasarkan hasil keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 yang diselenggarakan di Kota Bandung pada tanggal 6 April 2021 telah menyetujui pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dengan menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250 per saham, dengan harga pelaksanaan sebesar Rp1.355 per lembar saham.

Based on the resolutions of the Annual General Meeting of Shareholders for the 2020 Fiscal Year held in Bandung City on April 6, 2021, it approved the implementation of Capital Increase with Pre-emptive Rights (PMHMETD) by issuing a maximum of 925,000,000 new series B shares with a nominal value IDR 250 per share, with an exercise price of IDR 1,355 per share.

Jangka waktu pelaksanaan PMHMETD adalah 12 (dua belas) bulan sejak tanggal RUPS Tahunan sampai dengan efektifnya Pernyataan Pendaftaran. Pada bulan Maret 2022 dana berhasil terserap sebesar Rp924.999.591.375 dengan jumlah lembar saham Seri B baru yang diterbitkan sebanyak 682.656.525 lembar saham.

The PMHMETD implementation period was 12 (twelve) months from the date of the Annual GMS until the Registration Statement becomes effective. In March 2022, IDR 924,999,591,375 was successfully absorbed, with 682,656,525 new Series B shares issued.

	Jumlah Saham yang Diterbitkan Number of Shares Issued	**Modal Ditempatkan dan Disetor** Issued and Paid Up Capital		
		Jumlah Saham Number of shares	**Total Nilai Nominal (Rp)** Total Nominal Value (IDR)	**Total Harga Penawaran (Rp)** Total Offer Price (IDR)
	-	-	-	-
	2,424,072,500	9,696,291,166	2,424,072,791,500	1,454,443,500,000
	142,495,995	9,838,787,161	2,459,696,790,250	270,742,390,500
	682,656,525	10,521,443,686	4,443,237,409,179	924,999,591,375

Kronologis Penerbitan dan/atau Pencatatan Obligasi dan Efek Lainnya

Cronological Issuance and /or Listing of Bonds and Other Securities

Kronologis Penerbitan dan/atau Pencatatan Obligasi

Sampai dengan 31 Desember 2022, bank **bjb** telah menerbitkan obligasi sebanyak 29 (dua puluh sembilan) kali dengan rincian sebagai berikut:

Chronology of Issuance and/or Documentation of Bond

As of December 31, 2022, bank **bjb** has issued bonds 29 (twenty nine) times with the following details:

Tabel Kronologis Penerbitan Obligasi bank bjb
Table of Chronology of bank **bjb** Bonds Issuance

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
1.	Obligasi I Bank Jabar Bonds I Bank Jabar	Juli 1991 July 1991	Juli 1991 July 1991	5 Tahun 5 years	Rp IDR	25,000
2.	Obligasi II Bank Jabar Bond II Bank Jabar	Juli 1993 July 1993	Juli 1993 July 1993	5 Tahun 5 years	Rp IDR	50,000
3.	Obligasi III Bank Jabar Bond III Bank Jabar	April 2000 April 2000	April 2000 April 2000	5 Tahun 5 years	Rp IDR	150,000
4.	Obligasi IV Bank Jabar Seri A Bank Jabar Bond IV Series A	Oktober 2004 October 2004	Oktober 2004 October 2004	3 Tahun 3 years	Rp IDR	300,000
5.	Obligasi IV Bank Jabar Seri B Bank Jabar Bond IV Series B	Oktober 2004 October 2004	Oktober 2004 October 2004	5 Tahun 5 years	Rp IDR	700,000
6.	Obligasi V Bank Jabar Bonds V Bank Jabar	Desember 2006 December 2006	Desember 2006 December 2006	5 Tahun 5 years	Rp IDR	100,000
7.	Obligasi VI Bank Jabar Banten Seri A Bank Jabar Banten Bond VI Series A	30 Juni 2009 June 30, 2009	30 Juni 2009 June 30, 2009	3 Tahun 3 years	Rp IDR	350,000
8.	Obligasi VI Bank Jabar Banten Seri B Bank Jabar Banten Bond VI Series B	30 Juni 2009 June 30, 2009	30 Juni 2009 June 30, 2009	5 Tahun 5 years	Rp IDR	400,000
9.	Obligasi VII bank **bjb** Tahun 2011 Seri A Bond VII bank **bjb** Year 2011 Series A	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	3 Tahun 3 years	Rp IDR	276,000

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2022	2021	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1996 July 1996	24.30% (tahun pertama dan selanjutnya *floating*) 24.30% (first year onwards floating)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1998 July 1998	17.25% (tahun pertama dan selanjutnya *floating)* 17.25% (first year and onwards floating)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	April 2005 April 2005	16.25% (tahun pertama dan selanjutnya *floating*) 16.25% (first year and thereafter floating)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Oktober 2007 October 2007	11.75% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Oktober 2009 October 2009	12.50% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Desember 2011 December 2011	11.25% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2012 July 10, 2012	12.00% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2014 July 10, 2014	12.50% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2014 Februaty 9, 2014	9.20% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
10.	Obligasi VII bank **bjb** Tahun 2011 Seri B Bond VII bank **bjb** Year 2011 Series B	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	5 Tahun 5 years	Rp IDR	601,000
11.	Obligasi VII bank **bjb** Tahun 2011 Seri C Obligasi VII bank **bjb** Tahun 2011 Seri C	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	7 Tahun 7 years	Rp IDR	1,123,000
12.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series A	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	3 Tahun 3 years	Rp IDR	251,700
13.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun 5 years	Rp IDR	468,300
14.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri C Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series C	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 years	Rp IDR	780,000
15.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series A	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun 5 years	Rp IDR	307,000
16.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 years	Rp IDR	693,000
17.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri A Shelf Registration Bonds I bank **bjb** Phase II 2018 Series A	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	3 Tahun 3 years	Rp IDR	835,500
18.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri B Shelf Registration Bonds I bank **bjb** Phase II 2018 Series B	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	5 Tahun 5 years	Rp IDR	916,500
19.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri A Shelf Registration Bonds I bank **bjb** Phase III Year 2019 Series A	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	3 Tahun 3 years	Rp IDR	66,000
20.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri B Shelf Registration Bonds I bank bjb Phase III Year 2019 Series B	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	5 Tahun 5 years	Rp IDR	108,000
21.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri C Shelf Registration Bonds I bank **bjb** Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	7 Tahun 7 years	Rp IDR	74,000
22.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri A Shelf Registration Bond II bank **bjb** Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun 5 years	Rp IDR	132,000
23.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri B Shelf Registration Bond II bank **bjb** Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun 7 years	Rp IDR	369,000

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2022	2021	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2016 Februaty 9, 2016	10.20% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2018 February 9, 2018	10.40% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2020 December 6, 2020	7.50% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	8.15% (fixed)	Lunas Paid off	idAA	idAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% (fixed)	Aktif Active	idAA	idAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	9.60% (fixed)	Lunas Paid off	idA+	idA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	9.90% (fixed)	Aktif Active	idA+	idA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2021 September 28, 2021	9% (fixed)	Lunas Paid off	-	IdAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2023 September 28, 2023	9.5% (fixed)	Aktif Active	idAA	IdAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2022 October 18, 2022	8.25% (fixed)	Lunas Paid off	idAA	IdAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2024 October 18, 2024	8.50% (fixed)	Aktif Active	idAA	IdAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75% (fixed)	Aktif Active	idAA	IdAA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2025 March 3, 2025	8.60% (fixed)	Aktif Active	IdA+	IdA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2027 March 3, 2027	9.35 % (fixed)	Aktif Active	IdA+	IdA	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
24.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri A Shelf Registration Bond II bank **bjb** Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun 5 years	Rp IDR	162.580
25.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri B Shelf Registration Bond II bank **bjb** Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun 7 years	Rp IDR	337,420
26.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri A Continuous Subordinated Bond III bank **bjb** Phase I 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun 5 years	Rp IDR	379,000
27.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri B Continuous Subordinated Bond III bank **bjb** Phase I 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun 7 years	Rp IDR	621,000
28.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri A Continuous Subordinated Bond III bank **bjb** Phase II 2022 Series A	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	5 Tahun 5 years	Rp IDR	399,910
29.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri B Continuous Subordinated Bond III bank **bjb** Phase II 2022 Series B	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	7 Tahun 7 years	Rp IDR	600,090

Kronologis Penerbitan dan/atau Pencatatan Efek Lainnya

Chronology of Issuance and/or Other Securities Listing

Tabel Kronologis Penerbitan *Medium Term Notes* (MTN) dan *Negotiable Certificates of Deposit* bank bjb
Table of Issuance of Medium Term Notes (MTN) and Negotiable Certificates of Deposit bank **bjb**

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor Tenor
1.	*Medium Term Notes I*	September 1996 September 1996	September 1996 September 1996	3 Tahun 3 years
2.	*Medium Term Notes II*	28 Desember 2016 December 28, 2016	28 Desember 2016 December 28, 2016	370 Hari 370 days
3.	*Negotiable Certificates of Deposit* (NCD) IA bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	273 Hari 273 days
4	*Negotiable Certificates of Deposit* (NCD) IB bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	365 Hari 365 days
5	*Negotiable Certificates of Deposit* (NCD) IC bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	548 Hari 548 days
6	*Negotiable Certificates of Deposit* (NCD) IIA bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	365 Hari 365 days
7	*Negotiable Certificates of Deposit* (NCD) IIB bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	730 Hari 730 days
8	*Negotiable Certificates of Deposit* (NCD) IIC bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	1.096 Hari 1.096 days

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2022	2021	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (fixed)	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2027 November 17, 2027	9.00 % (fixed)	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2026 July 15, 2026	7.85%	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2028 July 15, 2028	8.6%	Aktif Active	idA+	idA	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2027 June 09, 2027	7.85%	Aktif Active	idA+	-	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2029 June 09, 2029	8.6%	Aktif Active	idA+	-	PT Bank Tabungan Negara (Persero) Tbk

	Mata Uang Currency	Jumlah (juta) Total (millions)	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status
	Rp IDR	75,000	September 1999 September 1999	17,75% (tahun pertama dan selanjutnya *floating*) 17.75% (first year onwards floating)	Lunas Paid off
	Rp IDR	1,189,000	8 Januari 2018 January 8, 2018	9% (fixed)	Lunas Paid off
	Rp IDR	100,000	21 Maret 2018 March 21, 2018	7.50%	Lunas Paid off
	Rp IDR	375,000	21 Juni 2018 June 21, 2018	7.60%	Lunas Paid off
	Rp IDR	25,000	21 Desember 2018 December 21, 2018	7.80%	Lunas Paid off
	Rp IDR	1,000,000	2 Oktober 2018 October 2, 2018	6.85%	Lunas Paid off
	Rp IDR	170,000	2 Oktober 2019 October 2, 2019	7.20%	Lunas Paid off
	Rp IDR	70,000	2 Oktober 2020 October 2, 2020	7.90%	Lunas Paid off

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor Tenor	
9	*Negotiable Certificates of Deposit* (NCD) III A bank **bjb** 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	373 hari 373 days	
10	*Negotiable Certificates of Deposit* (NCD) III B bank **bjb** 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	1.094 hari 1.094 days	
11	*Term Loan* I BCA	29 Maret 2018 March 29, 2018	29 Maret 2018 March 29, 2018	2 tahun 2 years	
12	*Term Loan* II	7 Juni 2018 June 7, 2018	7 Juni 2018 June 7, 2018	3 tahun 3 years	
13	*Term Loan* III	31 Oktober 2018 October 31, 2018	31 Oktober 2018 October 31, 2018	3 tahun 3 years	
14	*Term Loan* IV BCA	16 November 2018 November 16, 2018	16 November 2018 November 16, 2018	4 tahun 4 years	
15	*Term Loan* Bank BCA (ket 2)	17 Oktober 2022 October 17, 2022	17 Oktober 2022 October 17, 2022	2 Tahun 2 years	
16	*Term Loan* Bank Danamon	28 September 2022 September 28, 2022	28 September 2022 September 28, 2022	3 Tahun 3 years	
17	*Term Loan* Bank Mandiri - 1	27 Desember 2021 December 27, 2021	27 Desember 2021 December 27, 2021	2 Tahun 2 years	
18	*Term Loan* Bank BCA	30 Juni 2021 June 30, 2021	30 Juni 2021 June 30, 2021	2 Tahun 2 years	
19	*Term Loan* Bank BCA	29 Oktober 2021 October 29, 2021	29 Oktober 2021 October 29, 2021	2 Tahun 2 years	
20	*Term Loan* Bank ICBC Indonesia	1 Maret 2022 March 1, 2022	1 Maret 2022 March 1, 2022	2 Tahun 2 years	
21	*Term Loan* Bank Danamon	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	2 Tahun 2 years	
22	*Term Loan* Bank Mandiri	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	21 Bulan 21 months	
23.	*Term Loan* Bank DKI	29 September 2022 September 29, 2022	29 September 2022 September 29, 2022	2 Tahun 2 years	
24.	*Term Loan* Bank Danamon	18 Oktober 2022 October 18, 2022	18 Oktober 2022 October 18, 2022	3 Tahun 3 years	

	Mata Uang Currency	Jumlah (juta) Total (millions)	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status
	Rp IDR	240,000	5 April 2019 April 5, 2019	6,30%	Lunas Paid off
	Rp IDR	110,000	26 Maret 2021 March 26, 2021	7,50%	Lunas Paid off
	Rp IDR	2,000,000	27 Maret 2024 March 27, 2024	JIBOR 3M + 0.75%	Aktif Active
	Rp IDR	1,500,000	7 Juni 2021 June 7, 2021	7,80%	Lunas Paid off
	Rp IDR	220,000	15 Oktober 2021 October 15, 2021	9,10%	Lunas Paid off
	Rp IDR	2,000,000	17 Oktober 2022 October 17, 2022	7,25%	Lunas Paid off
	Rp IDR	2,000,000	17 Oktober 2024 October 17, 2024	JIBOR 3M + 0.50%	Aktif Active
	Rp IDR	1,500,000	26 September 2025 September 26, 2025	6.30%	Aktif Active
	Rp IDR	1,000,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Aktif Active
	Rp IDR	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + 1.15%	Aktif Active
	Rp IDR	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + 1.15%	Aktif Active
	Rp IDR	800,000	1 Maret 2024 March 1, 2024	JIBOR 3M + 0.80%	Aktif Active
	Rp IDR	1,000,000	28 Maret 2024 March 28, 2024	4.50%	Aktif Active
	Rp IDR	500,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Aktif Active
	Rp IDR	1,500,000	27 September 2024 September 27, 2024	JIBOR 3M + 0.65%	Aktif Active
	Rp IDR	1,500,000	17 Oktober 2025 October 17, 2025	6.70%	Aktif Active

Informasi Penggunaan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP)

Information on The Use of Public Accountants (AP) and Public Accounting Firms (KAP)

Nama KAP **KAP Name**	**Amir Abadi Jusuf, Aryanto, Mawar & Rekan**
Jaringan Asosiasi **Association Network**	RSM Indonesia
Alamat KAP **KAP Address**	Plaza ASIA, Level 10
Nama AP **AP Name**	Saptoto Agustomo
Periode Penugasan KAP **KAP Assignment Period**	Periode ke 5 5th Period
Periode Penugasan AP **AP Assignment Period**	Periode ke 1 1st Period
Jasa Audit **Audit Services**	Audit Laporan Keuangan Financial Statement Audit
***Fee* Audit** **Audit Fee**	Rp2.500.000.000 IDR2,500,000,000
Jasa Non-Audit **Non-Audit Services**	Tidak ada jasa non-audit There are no non-audit services
***Fee* Non Audit** **Non-Audit Fee**	-

Lembaga dan/atau Profesi Penunjang
Supporting Institutions and/or Professions

Lembaga Pemeringkat Efek / Securities Rating Agency

PT Pemeringkat Efek Indonesia (PEFINDO)	Panin Tower Senayan City, 17th Floor Jl. Asia Afrika Lot.19 Jakarta 10270, Indonesia Telp : (021) 7278-2380 Fax : (021) 7278-2370 Jasa yang diberikan / Services provided : Biaya pemantauan tahunan dan Pemeringkatan Penawaran Umum Berkelanjutan III (PUB II) Obligasi Tahap II Obligasi Subordinasi bank **bjb** Tahun 2022. Annual monitoring fee and Rating of Sustainable Public Offering III (PUB II) Bonds Phase II bank **bjb** Subordinated Bonds Year 2022. Besaran *Fee* / Amount of Fees : Rp400.000.000 IDR400,000,000
Fitch Rating	DBS Bank Tower, 24th Floor Jl. Prof. Dr. Satrio No. Kav 3-5 Jakarta 12940, Indonesia Telp : (021) 2988-6800 Fax : (021) 2988-6822 Jasa yang diberikan / Services provided : Biaya pemantauan tahunan Tahun 2022 2022 annual monitoring fee Besaran *Fee* / Amount of Fees : Rp185.302.900 IDR185,302,900

Informasi Perdagangan dan Pencatatan Saham / Trade Information and Share Listing

PT Bursa Efek Indonesia	Indonesia Stock Exchange Building, 1st Tower Jl. Jend. Sudirman Kav 52-53 Jakarta Selatan 12190, Indonesia. Telp : 0800-100-9000. Email : callcenter@idx.co.id Jasa yang diberikan / Services provided : Biaya Pencatatan Saham PMHMETD I. PMHMETD I Share Listing Fee. Besaran *Fee* / Amount of Fees : Rp165.000.000 IDR165,000,000

Biro Administrasi Efek / Securities Administration Bureau

PT Datindo Entrycom

Jl. Hayam Wuruk No.28, Lantai 2
Jakarta 10120-Indonesia
Telp : (021) 350 8077 (Hunting)
Fax : (021) 350 8078
Email : corporatesecretary@datindo.com

Jasa yang diberikan Services provided	: Biaya pembayaran dividen dan Biaya Lembaga Penunjang RUPST Tahun Buku 2021 Cost of dividend payments and AGMS Supporting Institution Fees for the Fiscal Year 2021
Besaran *Fee* Amount of Fees	: Rp155.349.700 IDR155,349,700
Jasa yang diberikan Services provided	: Lembaga penunjang dalam rangka Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) Supporting institutions for Capital Increase with Pre-emptive Rights I (PMHMETD I)
Besaran *Fee* Amount of Fees	: Rp175.450.000 IDR175,450,000

Kustodian / Custodian

PT Kustodian Sentral Efek Indonesia

Gedung Bursa Efek Indonesia, Tower 1, Lt. 5
Jl. Jend. Sudirman kav. 52-53, Jakarta 12190
Indonesia.
Telp : (021) 515 2855
Fax : (021) 5299 1199.
Email : helpdesk@ksei.co.id

Jasa yang diberikan Services provided	: Pemantauan Tahunan 2021, Tambahan Pemantauan Tahunan dan Pencatatan Penawaran Umum Berkelanjutan III (PUB II) Obligasi Tahap I 2021. Annual Monitoring 2021, Additional Annual Monitoring and Listing of Continuous Public Offering III (PUB II) Bond Phase I 2021.

Perusahaan Sekuritas / Securities Company

PT Mandiri Sekuritas

Menara Mandiri
Lantai 24-25
Jl. Jend. Sudirman Kav. 54-55
Jakarta 12190
Telp : (021) 5263445
Fax : (021) 5263507

Jasa yang diberikan Services provided	: Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap II Obligasi Subordinasi bank **bjb** Tahun 2022. Underwriter for Sustainable Public Offering III (PUB III) Bonds Phase II bank **bjb** Subordinated Bonds Year 2022.
Besaran *Fee* Amount of Fees	: Rp613.738.739 IDR613,738,739

PT CIMB Sekuritas Indonesia

Graha CIMB Niaga
Lantai 28
Jl. Jend. Sudirman Kav. 58
Jakarta 12190.
Telp : (021) 50847848
Fax : (021) 50847849

Jasa yang diberikan Services provided	: Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap II Obligasi Subordinasi bank **bjb** Tahun 2022. Underwriter for Sustainable Public Offering III (PUB III) Bonds Phase II bank **bjb** Subordinated Bonds Year 2022.
Besaran *Fee* Amount of Fees	: Rp613.738.739 IDR613,738,739

PT RHB Sekuritas Indonesia	Revenue Tower, SCBD Lantai 11 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190 Telp : (021) 50939888 Jasa yang diberikan / Services provided : Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Underwriter for Sustainable Public Offering III (PUB III) Bonds Phase I Year 2021.
PT BNI Sekuritas	Sudirman Plaza Indofood Tower Lt. 16 Jl. Jenderal Sudirman Kav 76-78 Jakarta, 12910 Telp :(021) 2554 3946 Jasa yang diberikan / Services provided : Financial Advisor Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) Services provided: Financial Advisor Capital Increase with Pre-emptive Rights I (PMHMETD I) Besaran *Fee* / Amount of Fees : Rp1.110.000.000 IDR1,110,000,000
PT Trimegah Sekuritas Indonesia	Gedung Artha Graha Lt.18 & 19 Jl. Jendral Sudirman Kav. 52-53 Jakarta, 12190 Telp : (021) 2924 9088 Jasa yang diberikan / Services provided : Financial Advisor Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) Services provided: Financial Advisor Capital Increase with Pre-emptive Rights I (PMHMETD I) Besaran *Fee* / Amount of Fees : Rp1.110.000.000 IDR1,110,000,000

Kantor Jasa Penilai Publik / Public Appraisal Service Office

KJPP Satria Iskandar Setiawan & Rekan	Jl. Anggrek Nelimurni B/10 Jakarta 11480 Telp : (021) 530 8378 Jasa yang diberikan / Services provided : Sebagai jasa penilaian saham dan pendapat kewajaran dalam rangka Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) Services provided: as a share valuation service and fairness opinion in the framework of Capital Increase with Pre-emptive Rights I (PMHMETD I) Besaran *Fee* / Amount of Fees : Rp743.550.000 IDR743,550,000

Wali Amanat / Trustee

PT Bank Mega, Tbk.	Menara Bank Mega Jl. Kapten P. Tendean No.12-14A Jakarta 12790 Telp : (021) 7917 5000 (hunting) Fax : (021) 7918 7100 Jasa yang diberikan / Services provided : Sebagai wali amanat dalam rangka penawaran umum berkelanjutan II Tahap I bank **bjb** as trustee in the framework of sustainable public offering II Phase I of bank **bjb**

Notaris / Notary

Kantor Notaris Arry Supratno, SH	Arthaloka Building Jl. Jendral Sudirman No.2 RT 10/ RW 11, Kec Tanah Abang Jakarta Pusat 10220	
	Jasa yang diberikan Services provided	: Membuat akta notaril terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. making notarial deeds related to the 2021 Phase I 2021 Bonds Continuing Public Offering III (PUB III)
Notaris Tendy Suwarman, SH	Jl. Laswi No. 99 Bandung 40273 Telp : (022) 730 7507	
	Jasa yang diberikan Services provided	: Biaya Lembaga Penunjang RUPST Tahun Buku 2021 Fees for AGMS Supporting Institutions for Fiscal Year 2021
	Besaran *Fee* Amount of Fees	: Rp56.550.000 IDR56,550,000
Notaris Nanette Cahyanie Handari Adi Warsito, SH	Jl. Panglima Polim V/11, Kebayoran Baru Jakarta Selatan, 12160 Telp : (021) 724 4650	
	Jasa yang diberikan Services provided	: Lembaga penunjang dalam rangka Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) Supporting institutions for Capital Increase with Pre-emptive Rights I (PMHMETD I)
	Besaran *Fee* Amount of Fees	: Rp38.850.000 IDR38,850,000

Konsultan Hukum / Legal Consultant

HKGM & Partners Law Firm	Jl. Sultan Iskandar Muda No.20, Kebayoran Lama Jakarta 12220 Telp : (021) 7210840	
	Jasa yang diberikan Services provided	: sebagai konsultan hukum dalam rangka Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) as a legal consultant for Capital Increase with Pre-emptive Rights I (PMHMETD I)
	Besaran *Fee* Amount of Fees	: Rp470.000.000 IDR470,000,000
Dindin S. Maolani & Partners	Jl. Saledri No. 16 Bandung 400263 Telp/Fax : (022) 7300169	
	Jasa yang diberikan Services provided	: Jasa Konsultan Hukum RUPST Tahun Buku 2021 AGMS Legal Consulting Services for Fiscal Year 2021
	Besaran *Fee* Amount of Fees	: Rp93.100.000 IDR93,100,000
Rossner & Co	Jalan Langen Sari Nomor 65 Kota Cimahi, 40535	
	Jasa yang diberikan Services provided	: Jasa Konsultan Hukum RUPST Tahun Buku 2021 AGMS Legal Consulting Services for Fiscal Year 2021
	Besaran *Fee* Amount of Fees	: Rp45.000.000 IDR45,000,000

Penyedia Jasa Percetakan / Printing Service Provider

Hanindo Communication	Jl. Tebet Barat Dalam II C No.23, RT.2/RW.3, Tebet Barat., Tebet, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 10033. Telp : (021) 83700730 Email : info@hanindo.co.id	
	Jasa yang diberikan Services provided	: Percetakan Prospektus dan Informasi Tambahan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap II Obligasi Subordinasi bank **bjb** Tahun 2022. Printing of Prospectus and Additional Information related to the Phase II bank **bjb** Subordinated Bonds Year 2022.
	Besaran *Fee* Amount of Fees	: Rp61.649.400 IDR61,649,400
Hanindo Communication (Advertising)	Jl. Tebet Barat Dalam II C No.23, RT.2/RW.3, Tebet Barat., Tebet, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 10033. Telp : (021) 83700730 Email : info@hanindo.co.id	
	Jasa yang diberikan Services provided	: Jasa Periklanan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Advertising services related to the Sustainable Public Offering III (PUB III) Bonds Phase I Year 2021.

Kantor Audit Penjatahan / Allet Audit Office

Doli, Bambang, Sulistiyanto, Dadang, & Ali	Jl. Danau Jempang B3, No. 29, Jakarta Pusat Telp : (021) 5790 3548	
	Jasa yang diberikan Services provided	: Laporan Pelaksanaan Pemesanan dan Penjatahan Saham dalam rangka Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) Report on the Implementation of Ordering and Allotment of Shares in the Context of Increasing Capital with Pre-emptive Rights I (PMHMETD I)
	Besaran *Fee* Amount of Fees	: Rp77.000.000 IDR77,000,000

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan / Award



10 Februari / February 2022

Indonesia Top 100 with a Brand Value of US$ 104 mn and A Rating

Acara / Award Name:
Brand Finance plc

Penyelenggara / Organizer:
Majalah Investor dan Brand Finance Indonesia
Investor Magazine and Brand Finance Indonesia



24 Februari / February 2022

bjb Call for Achieving "Exceptional" Service Performance

Acara / Award Name:
Contact Center Award 2022

Penyelenggara / Organizer:
Majalah Marketing
Marketing Magazine



24 Februari / February 2022

bank bjb as Increasing Financial Inclusion Through Stakeholders Cooperativeness

Acara / Award Name:
Indonesia Best BUMD Awards 2022

Penyelenggara / Organizer:
Warta Ekonomi



24 Februari / February 2022

Yuddy Renaldy as Most Popular Financial CEO'S in Regional Development Bank Category

Acara / Award Name:
Most Popular Financial CEO'S Awards 2022

Penyelenggara / Organizer:
Iconomic





24 Februari / February 2022

bank bjb as Most Popular Digital Financial Brand in E Customer Service Regional Bank Category

Acara / Award Name:
3rd Indonesia Most Popular Digital Financial Branch Awards 2022

Penyelenggara / Organizer:
Iconomic

25 Februari / February 2022

Best Regional Development Bank for The Highest Growth in Housing Loan Category Banking (BUKU 3)

Acara / Award Name:
16th Indonesia Property & Bank Award 2022 dan Indonesia MyHome Award

Penyelenggara / Organizer:
Majalah Property & Bank
Property & Bank Magazine





30 Maret / March 2022

Star 5 The Best Digital Technology Development Team (Local Banking Industry)

Acara / Award Name:
Digitech Award 2022

Penyelenggara / Organizer:
ITech

30 Maret / March 2022

Star 5 Yuddy Renaldi as The Best CEO For Corporate Digital Transformation (Local Banking Industry)

Acara / Award Name:
Digitech Award 2022

Penyelenggara / Organizer:
ITech



31 Maret / March 2022

The Best HR Management for The Outstanding Commitment on a Competitive HR Development Approach to Support Company Business Growth and Improvement Regional Development Bank Category

Acara / Award Name:
Indonesia Human Resources Awards 2022

Penyelenggara / Organizer:
Warta Ekonomi



31 Maret / March 2022

Best Customer Service Regional Bank Category

Acara / Award Name:
Indonesia Customer Service Award 2022

Penyelenggara / Organizer:
The Iconomics



31 Maret / March 2022

Mitra Bayar terbaik Asabri Tahun 2021
Asabri best paying partner in 2021

Acara / Award Name:
Penghargaan Asabri

Penyelenggara / Organizer:
ASABRI



4 April 2022

Bank BPD Terbaik
Best BPD Bank

Acara / Award Name:
Refinitiv Indonesia FX Award 2021

Penyelenggara / Organizer:
REFENITIV



7 April 2022

1st Rank Bank Umum Konvensional KBMI 2 Asset Class > IDR100 Trillion

Acara / Award Name:
11th Digital Brand Awards

Penyelenggara / Organizer:
Infobank



7 April 2022

1st Rank bjb Digi Mobile Banking KBMI 2 Asset Class > IDR100 Trillion

Acara / Award Name:
11th Digital Brand Awards

Penyelenggara / Organizer:
Infobank



7 April 2022

1st Rank bjb NET Internet Banking KBMI 2 Asset Class > IDR100 Trillion

Acara / Award Name:
11th Digital Brand Awards

Penyelenggara / Organizer:
Infobank



7 April 2022

1st Rank Deposito KBMI 2 Asset Class > IDR100 Trillion

Acara / Award Name:
11th Digital Brand Awards

Penyelenggara / Organizer:
Infobank



7 April 2022

1st Rank Kartu ATM Debit KBMI 2
Asset Class > IDR100 Trillion

Acara / Award Name:
11th Digital Brand Awards

Penyelenggara / Organizer:
Infobank



7 April 2022

1st Rank KPR KBMI 2
Asset Class > IDR100 Trillion

Acara / Award Name:
11th Digital Brand Awards

Penyelenggara / Organizer:
Infobank



7 April 2022

1st Rank Tabungan bjb Tandamata KBMI 2
Asset Class > IDR100 Trillion

Acara / Award Name:
11th Digital Brand Awards

Penyelenggara / Organizer:
Infobank



20 April 2022

Yuddy Renaldi as Best CEO in
Regional Development Bank Category

Acara / Award Name:
Indonesia Best CEO Awards 2022

Penyelenggara / Organizer:
The Iconomics



22 April 2022

Pemenang Kategori Transparansi Penurunan Emisi Sektor Emiten dengan gelar Green Elite

Winner of Issuer Sector Emission Reduction Transparency Category with the Green Elite title

Acara / Award Name:
Penghargaan Transparansi Emisi Korporasi 2022

Penyelenggara / Organizer:
Beritasatu & BGK



22 April 2022

Pemenang Kategori Transparansi Perhitungan Emisi Sektor Emiten dengan gelar Platinum Plus

Winner of Issuer Sector Emission Calculation Transparency Category with Platinum Plus title

Acara / Award Name:
Penghargaan Transparansi Emisi Korporasi 2022

Penyelenggara / Organizer:
Beritasatu & BGK



19 Mei / May 2022

Excellent for Financial Performance During September 2020-2021

Acara / Award Name:
Infobank TOP BUMD 2022

Penyelenggara / Organizer:
Infobank



20 Mei / May 2022

Nia Kania in Recognition of Top 100 Most Outstanding Women in Financial Sector & SOE For 2022

Acara / Award Name:
Infobank TOP 100 Most Oustanding Women 2022

Penyelenggara / Organizer:
Infobank





20 Mei / May 2022

Suartini in Recognition of Top 100 Most Outstanding Women in Financial Sector & SOE For 2022

Acara / Award Name:
Infobank TOP 100 Most Oustanding Women 2022

Penyelenggara / Organizer:
Infobank

23 Mei / May 2022

Pembangunan Perekonomian Jawa Barat
West Java Economic Development

Acara / Award Name:
Tribun Jabar Editor Choice 2.0

Penyelenggara / Organizer:
Tribun Jabar





27 Mei / May 2022

TOP 50 Big Capitalization Public Listed Company

Acara / Award Name:
13th IICD

Penyelenggara / Organizer:
Indonesia Institute for Corporate Directorship (IICD)

30 Mei / May 2022

Best Bank 2022 Category BPD KBMI 2: Core Capital More Than IDR6 Trillion – IDR14 Trillion

Acara / Award Name:
Investor Awards Best Bank 2022

Penyelenggara / Organizer:
Majalah Investor
Investor Magazine



30 Mei / May 2022

Regional Government Bank Housing Credit predicate Excellent

Acara / Award Name:
Indonesia Consumer Financial Services Award 2022

Penyelenggara / Organizer:
SWA & Business Digest



30 Mei / May 2022

Regional Government Bank Mobile Banking predicate Excellent

Acara / Award Name:
Indonesia Consumer Financial Services Award 2022

Penyelenggara / Organizer:
SWA & Business Digest



30 Mei / May 2022

Regional Government Bank Credit Card predicate Excellent

Acara / Award Name:
Indonesia Consumer Financial Services Award 2022

Penyelenggara / Organizer:
SWA & Business Digest



30 Mei / May 2022

Regional Government Bank Bank Saving predicate Excellent

Acara / Award Name:
Indonesia Consumer Financial Services Award 2022

Penyelenggara / Organizer:
SWA & Business Digest





30 Mei / May 2022

Regional Government Bank Branchless Banking Agent predicate Excellent

Acara / Award Name:
Indonesia Consumer Financial Services Award 2022

Penyelenggara / Organizer:
SWA & Business Digest

31 Mei / May 2022

Yuddy Renaldi as Best Leader For Business Sustainability Through Expanding Business Segmentation to Increase Financial Inclusion Category KBMI 2, BPD

Acara / Award Name:
Indonesia Financial Top Leader Award 2022

Penyelenggara / Organizer:
Warta Ekonomi





6 Juni / June 2022

Yuddy Renaldi as The Best Global Leaders - 2022

Acara / Award Name:
2nd Global Leaders Award

Penyelenggara / Organizer:
Economic Review

6 Juni / June 2022

The Best Global Company - 2022

Acara / Award Name:
2nd Global Leaders Award

Penyelenggara / Organizer:
Economic Review



28 Juni / June 2022

Best Digital Banking Category BPD for Customer Dimensions

Acara / Award Name:
Digital Banking Award 2022

Penyelenggara / Organizer:
Beritasatu



28 Juni / June 2022

Best Digital Banking Category BPD for Data Dimensions

Acara / Award Name:
Digital Banking Award 2022

Penyelenggara / Organizer:
Beritasatu



29 Juni / June 2022

Indonesia Innovation Awards 2022 – Financial Industry

Acara / Award Name:
Indonesia Innovation Awards 2022

Penyelenggara / Organizer:
The Iconomics



30 Juni / June 2022

2nd Rank Overall Prioritas Commercial Bank

Acara / Award Name:
19th Banking Service Excellence Awards 2022

Penyelenggara / Organizer:
Infobank





30 Juni / June 2022

Dukungan dalam Penanganan COVID-19
Support in Handling COVID-19

Acara / Award Name:
Penghargaan Satgas COVID-19

Penyelenggara / Organizer:
Satgas COVID-19

29 Juli / July 2022

Corporate Reputation Award 2022 in KBMI 2 Category

Acara / Award Name:
Indonesia Best Corporate PR Awards 2022

Penyelenggara / Organizer:
The Iconomic





31 Juli / July 2022

Widi Hartoto as The Honoree of Indonesia Most Prominent PR Person

Acara / Award Name:
2nd Indonesia PR Person Awards 2022

Penyelenggara / Organizer:
The Iconomic

5 Agustus / August 2022

Yuddy Renaldi Most Popular in Online Media 2021 sub Category BUMD

Acara / Award Name:
Indonesia DEI & ESG Awards 2022

Penyelenggara / Organizer:
Humas Indonesia



15 Agustus / August 2022

Penghargaan Kategori
Bank Pembangunan Daerah (BPD) wilayah Jawa-Bali
Award for the Regional Development Bank (BPD) Category for the Java-Bali region

Acara / Award Name:
Bisnis Indonesia Award 2022

Penyelenggara / Organizer:
Bisnis Indonesia



15 Agustus / August 2022

Special Award Innovative
Bank in Digital Acceleration

Acara / Award Name:
Bisnis Indonesia Award 2022

Penyelenggara / Organizer:
Bisnis Indonesia



17 Agustus / August 2022

Main Partner of the Ministry of Agriculture, Agricultural Financing Sub-Sector

Acara / Award Name:
Penghargaan Kementerian Pertanian

Penyelenggara / Organizer:
Kementerian Pertanian
Ministry of Agriculture



25 Agustus / August 2022

The Financial Performance With Predicate Excellent During 2002-2021

Acara / Award Name:
27th Infobank Awards

Penyelenggara / Organizer:
Infobank



25 Agustus / August 2022

For Financial Performance Full-Year 2021 With Predicate Excellent

Acara / Award Name:
27th Infobank Awards

Penyelenggara / Organizer:
Infobank



25 Agustus / August 2022

The Best Perfomance KBMI 2 Bank in 2022 Asset Amount Above IDR100T

Acara / Award Name:
27th Infobank Awards

Penyelenggara / Organizer:
Infobank



25 Agustus / August 2022

Yuddy Renaldi as Jawa Barat Marketing Champion 2022 Commercial Banking

Acara / Award Name:
Industry Marketing Champion

Penyelenggara / Organizer:
Markplus



25 Agustus / August 2022

Indonesia Best Bank 2022 for The Accelerate Banking Business Transformation KBMI 2

Acara / Award Name:
Indonesia Best Bank Awards 2022

Penyelenggara / Organizer:
Warta Ekonomi



31 Agustus / August 2022

Saham Terbaik 2022 Kategori Big Cap (Kapitalisasi Pasar di Atas 10 Triliun)
Best Stocks 2022 Big Cap Category (Market Capitalization Above 10 Trillion)

Acara / Award Name:
Saham Terbaik 2022

Penyelenggara / Organizer:
Beritasatu Media Holding



6 September 2022

Special Appreciation of Top GRC Awards 2022 on Compliance Management

Acara / Award Name:
TOP GRC Awards 2022

Penyelenggara / Organizer:
TOP Business



6 September 2022

Cecep Trisna as The Most Committed GRC Leader 2022

Acara / Award Name:
TOP GRC Awards 2022

Penyelenggara / Organizer:
TOP Business



6 September 2022

TOP GRC AWARDS 2022 # 4 STARS

Acara / Award Name:
TOP GRC Awards 2022

Penyelenggara / Organizer:
TOP Business





9 September 2022

The Winner of 3rd Indonesia Top Bank Awards 2022 in KBMI 2 Category

Acara / Award Name:
3rd Indonesia Top Bank Awards

Penyelenggara / Organizer:
The Iconomics

28 September 2022

Top 100 Valuable Brands category Gold & Top 10 Fastest-Growing Brands

Acara / Award Name:
Brand Finance plc

Penyelenggara / Organizer:
Majalah Investor & Brand Finance Indonesia
Investor Magazine & Brand Finance Indonesia





12 Oktober / October 2022

Dukungan Memfasilitasi Akses Keuangan Kepada Petani Melalui Pembiayaan Sistem Resi Gudang
Support Facilitating Access to Finance for Farmers Through Warehouse Receipt System Financing

Acara / Award Name:
Penghargaan Pemprov Jabar (TPAKD)

Penyelenggara / Organizer:
Pemprov Jabar (TPAKD)
West Java provincial government (TPAKD)

16 Oktober / October 2022

ESG Excellence 2022 for Regional Development Bank

Acara / Award Name:
Tren Asia ESG Excellence 2022

Penyelenggara / Organizer:
Tren Asia



19 Oktober / October 2022

Best Digital Leadership in Local Owned Banking 2022

Acara / Award Name:
IDIA 2022

Penyelenggara / Organizer:
Business Asia



26 Oktober / October 2022

AA Leadership Predicate

Acara / Award Name:
ESG Disclousure Awards 2022

Penyelenggara / Organizer:
Majalah Investor & Bumi Global Karbon (BGK)
Investor Magazine & Bumi Global Karbon (BGK)



27 Oktober / October 2022

Juara 1 Badan Usaha Skala Besar
1st Winner of Large Scale Enterprises

Acara / Award Name:
Paritrana Award 2022

Penyelenggara / Organizer:
BP Jamsostek



27 Oktober / October 2022

Best BPD 2022 with TOP Financial Performance and Sustainable Financial Inclusion Initiative KBMI 2

Acara / Award Name:
Indonesia Best BPD Awards 2022

Penyelenggara / Organizer:
Warta Ekonomi





27 Oktober / October 2022

The Best Non-Big Capitalization in the Finance Sector 2022

Acara / Award Name:
CSA Awards 2022

Penyelenggara / Organizer:
Asosiasi Analis Efek Indonesia

10 November 2022

Most Outstanding Bank in Asset and Liabilities Management Strategy

Acara / Award Name:
CNBC Indonesia Awards 2022

Penyelenggara / Organizer:
CNBC Indonesia





23 November 2022

Infobank Top 200 Next Leaders Rio Lanasier

Acara / Award Name:
Infobank Top 200 Next Leaders 2022

Penyelenggara / Organizer:
Infobank

23 November 2022

Infobank Top 200 Next Leaders Nancy Adistyasari

Acara / Award Name:
Infobank Top 200 Next Leaders 2022

Penyelenggara / Organizer:
Infobank



23 November 2022

Infobank CEO of the Year Yuddy Renaldi

Acara / Award Name:
Infobank CEO of the Year 2022

Penyelenggara / Organizer:
Infobank



23 November 2022

Award for Participation and Cooperation in the Implementation of Electronic Data Exchange (Pedal) Applications

Acara / Award Name:
Penghargaan KPK

Penyelenggara / Organizer:
KPK



23 November 2022

The Finance Most Active Bank in Digital Innovation Category Regional Bank

Acara / Award Name:
The Finance Apreciation

Penyelenggara / Organizer:
The Finance member of Infobank



24 November 2022

The Finance Top 20 Bank in Financial Institution

Acara / Award Name:
The Finance Apreciation

Penyelenggara / Organizer:
The Finance member of Infobank



27 November 2022

The Finance Best of the Best CFO in Financial Institution KBMI 2 Nia Kania

Acara / Award Name:
The Finance Best of the Best CFO

Penyelenggara / Organizer:
The Finance member of Infobank



24 November 2022

Platinum Rank Asia Sustainability Reporting Rating

Acara / Award Name:
Asia Sustainability Reporting Rating 2022

Penyelenggara / Organizer:
National Center Corporate Reporting (NCCR)



30 November 2022

The Best Human Capital Recruitment and Workfroce Planning Strategy in Banking Industry

Acara / Award Name:
Human Capital & Performance Award 2022

Penyelenggara / Organizer:
Business News



29 November 2022

Most Active Bank in CSR Activities

Acara / Award Name:
LPS Banking Award

Penyelenggara / Organizer:
Lembaga Penjamin Simpanan (LPS)





29 November 2022

Bank Teraktif dalam Meningkatkan Literasi Keuangan Masyarakat
The Most Active Bank in Improving Public Financial Literacy

Acara / Award Name:
LPS Banking Award

Penyelenggara / Organizer:
Lembaga Penjamin Simpanan (LPS)

30 November 2022

Widi Hartoto as The Best Corporate Secretary of the Year in Banking Industry

Acara / Award Name:
Human Capital & Performance Award 2022

Penyelenggara / Organizer:
Business News





30 November 2022

Tedi Setiawan
The Best Human Capital Director of the Year in Banking Industry

Acara / Award Name:
Human Capital & Performance Award 2022

Penyelenggara / Organizer:
Business News

8 Desember / December 2022

BUMD is Quite Informative in Public Information Disclosure EMonev

Acara / Award Name:
Penghargaan KIP Jabar

Penyelenggara / Organizer:
KIP Jabar



9 Desember / December 2022

Yuddy Renaldi
as TOP Regional Banker 2022

Acara / Award Name:
Tokoh Financial Indonesia & BUMN Terbaik

Penyelenggara / Organizer:
Majalah Investor
Investor Magazine



14 Desember / December 2022

The Best Bank in Financial Resilience
Category Regional Development Bank
with assets > 30 Trillion

Acara / Award Name:
Tempo Financial Award 2022

Penyelenggara / Organizer:
Tempo



14 Desember / December 2022

The Best Bank in Digital Services
Category Regional Development Bank
with assets > 30 Trillion

Acara / Award Name:
Tempo Financial Award 2022

Penyelenggara / Organizer:
Tempo



14 Desember / December 2022

The Best Bank in Financial Sustainability
Category Regional Development Bank
with assets > 30 Trillion

Acara / Award Name:
Tempo Financial Award 2022

Penyelenggara / Organizer:
Tempo



16 Desember / December 2022

The Winner of Best Bank Awareness in BPD Category

Acara / Award Name:
4th Indonesia Financial Brand Awards 2022

Penyelenggara / Organizer:
The Iconomics



16 Desember / December 2022

The Winner of Best Brand Image in BPD Category

Acara / Award Name:
4th Indonesia Financial Brand Awards 2022

Penyelenggara / Organizer:
The Iconomics



19 Desember / December 2022

Regional Digitization Support Bank for the Education Ecosystem

Acara / Award Name:
Apresiasi Jawara Ekonomi Digital (AJEG) 2022

Penyelenggara / Organizer:
TP2DD Jabar & BI



19 Desember / December 2022

Supporting Bank for Regional Digitalization of Local Government Ecosystems

Acara / Award Name:
Apresiasi Jawara Ekonomi Digital (AJEG) 2022

Penyelenggara / Organizer:
TP2DD Jabar & BI





19 Desember / December 2022

Banking Appreciation for Rupiah Money Management

Acara / Award Name:
Apresiasi Jawara Ekonomi Digital (AJEG) 2022

Penyelenggara / Organizer:
TP2DD Jabar & BI

20 Desember / December 2022

Most Trusted Companies Based on Corporate Governance Perception Index (CGPI)

Acara / Award Name:
GCG Award 2022

Penyelenggara / Organizer:
SWA & IICG





21 Desember / December 2022

Yuddy Renaldi as an innovator for the West Java Provincial Government for his success in obtaining the Top 45 Public Service Innovations for 2022 – Kredit Mesra

Acara / Award Name:
Penghargaan KemenPanRB

Penyelenggara / Organizer:
KemenPanRB

21 Desember / December 2022

Nancy Adistyasari as an innovator for the West Java Provincial Government for her success in obtaining the Top 45 Public Service Innovations for 2022 – Kredit Mesra

Acara / Award Name:
Penghargaan KemenPanRB

Penyelenggara / Organizer:
KemenPanRB

Sertifikasi / Certification



ISO 9001:2015 Trade Processing Services for Export & Import

Validasi / Validation:
19 April 2019 – 19 April 2022

Penerima Sertifikasi / Recipient of Certification:
International Division – Trade Finance & Services Group

Dikeluarkan Oleh / Issued by:
SGS Indonesia



ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP)

Validasi / Validation:
22 November 2021 – 22 November 2024

Penerima Sertifikasi / Recipient of Certification:
Compliance & AML-CFT Division – Governance & Gratification Control Group

Dikeluarkan Oleh / Issued by:
PT Chesna



ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK)

Validasi / Validation:
22 November 2021 – 22 November 2024

Penerima Sertifikasi / Recipient of Certification:
Compliance & AML-CFT Division – Governance & Gratification Control Group

Dikeluarkan Oleh / Issued by:
PT Chesna



ISO 20000 (Sistem Manajemen Layanan Teknologi Informasi)

Validasi / Validation:
19 April 2019 – 19 April 2022

Penerima Sertifikasi / Recipient of Certification:
Information Technology Division – Trade Finance & Services Group

Dikeluarkan Oleh / Issued by:
PT British Standards Institution (BSI)



ISO 27001 (Sistem Manajemen Keamanan Informasi)

Validasi / Validation:
19 April 2019 – 19 April 2022

Penerima Sertifikasi / Recipient of Certification:
Information Technology Division – Trade Finance & Services Group

Dikeluarkan Oleh / Issued by:
PT British Standards Institution (BSI)

Informasi yang Tersedia di *Website*

Information Available on The Website

Sebagai wujud penerapan prinsip keterbukaan informasi, bank **bjb** telah menyajikan informasi secara transparan melalui *website* Perseroan, dengan alamat: http://www.bankbjb.co.id. Seluruh isi dalam situs telah mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) Nomor 8/POJK.04/2015 tentang Situs *Web* Emiten atau Perusahaan Publik.

Dalam regulasi OJK tersebut, empat konten yang wajib seluruhnya telah tersedia dalam situs bank **bjb**, yaitu: informasi umum bank **bjb**, informasi bagi pemodal atau investor, informasi tata kelola perusahaan, informasi tanggung jawab sosial perusahaan.

Selain itu, mengacu pada *best practise* seperti tertuang dalam *Annual Report Award* (ARA), bank **bjb** juga telah memenuhinya. *Website* ini memiliki dua versi bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris.

As a manifestation of the application of the principle of information disclosure, bank **bjb** has provided information transparently through the Company's website, with the address: http:// www.bankbjb.co.id. Whole the content in the site has referred to the Financial Services Authority (OJK) Regulation Number 8/POJK.04/2015 concerning the Issuer or Public Company Website.

In the OJK regulation, four mandatory content are all available on bank **bjb** website, namely: bank **bjb** general information, information for investors or investors, information on corporate governance, information on corporate social responsibility.

In addition, referring to best practice as stated in the Annual Report Award (ARA), bank **bjb** has also fulfilled it. This website has two language versions, namely Indonesian and English.

Inovasi / Inovation

Terdapat beberapa menu terkait Inovasi-inovasi yang terdapat pada bank **bjb.**

There are several menus related to the innovations contained in bank **bjb**.



Perorangan / Individual

Terdapat info Produk dan Layanan Perbankan seperti Produk Simpanan dan Produk Pinjaman.

There is information on Banking Products and Services such as Savings Products and Loan Products.

CSR

Terdapat beberapa menu seperti Berita CSR, Galeri CSR dan info mengenai kegiatan CSR bank **bjb.**

There are several menus such as CSR News, CSR Gallery and information about bank **bjb** CSR activities.

Bisnis / Bussiness

Terdapat info Produk dan Layanan bank **bjb** seperti Produk Simpanan dan Produk Pinjaman untuk bisnis nasabah.

There is information on bank **bjb** products and services such as savings products and loan products for customer businesses.

Tentang bank bjb / About bjb bank

Terdapat beberapa menu seperti Profil bank **bjb** antara lain profil perusahaan, profil Dewan Komisaris dan Direksi dan lainnya. Kemudian terdapat menu Hubungan Investor yang memuat Laporan Tahunan bank **bjb** selama 6 (enam) tahun terakhir. Selain itu terdapat menu Tata Kelola Perusahaan yang memuat informasi pemegang saham sampai dengan pemilik akhir individu, isi Kode Etik, informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan serta Piagam/*Charter* Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal.

There are several menus such as bank **bjb** profiles including company profiles, profiles of the Board of Commissioners and Directors and others. Then there is the Investor Relations menu which contains the bank **bjb** Annual Report for the last 6 (six) years. In addition, there is a Corporate Governance menu which contains information on shareholders to individual final owners, the contents of the Code of Ethics, information on the General Meeting of Shareholders (GMS) at least covering the agenda items discussed at the GMS, a summary of the minutes of the GMS, and information on important dates, namely the date of announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date on which the summary of the minutes of the GMS is announced and the Charter/Charter of the Board of Commissioners, Directors, Committees, and the Internal Audit Unit.

bjb Prioritas

Terdapat info mengenai **bjb** Prioritas

There is info about bjb Prioritas

bjb Promo

Terdapat info mengenai **bjb** Promo

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ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERSEROAN

Management Discussion and Analysis on Bank's Performance

04



bank bjb





Tinjauan Perekonomian
Economic Review

Analisis Perekonomian Global

Tekanan terhadap perekonomian global pada tahun 2022 masih berlanjut didorong oleh peningkatan tensi geopolitik yang tidak hanya terjadi antara Rusia dan Ukraina tetapi juga antara Tiongkok dan Taiwan, kenaikan inflasi global yang memicu agresifnya kebijakan moneter, serta potensi stagflasi yaitu risiko lambatnya pertumbuhan ekonomi yang dibarengi dengan laju inflasi yang tinggi. Risiko stagflasi diperkirakan dapat terjadi pada tahun 2023 didorong oleh kenaikan suku bunga acuan secara global yang berdampak pada melemahnya konsumsi dan investasi.

Global Economic Analysis

Pressure on the global economy in 2022 continued to be driven by increasing geopolitical tensions that did not only occur between Russia and Ukraine but also between China and Taiwan, rising global inflation which triggered aggressive monetary policy, as well as the potential for stagflation, namely the risk of slowing economic growth coupled with the high inflation. The risk of stagflation was expected to occur in 2023 driven by the increase in global benchmark interest rates which would have an impact on weakening consumption and investment.



Terkait upaya pengendalian inflasi global, bank-bank sentral utama dunia masih melanjutkan pengetatan kebijakan moneternya. Peningkatan suku bunga acuan secara global dilakukan untuk memerangi tingkat inflasi yang tinggi dan cenderung meningkat. The Fed bahkan semakin agresif menaikkan suku bunga acuannya. Sepanjang Triwulan III-2022, The Fed menaikkan *Fed Fund Rate* (FFR) sebesar 150 bps, masing-masing sebesar 75 bps pada Federal Open Market Committee (FOMC) *Meeting* Juli 2022 dan FOMC *Meeting* September 2022.

Di Eropa, European Central Bank (ECB) juga masih melanjutkan pengetatan kebijakan moneter dengan menaikkan suku bunga acuan sebesar 75 bps ke level 0,75% pada September 2022. Bank of England (BoE) juga menaikkan suku bunga acuannya sebesar 50 bps ke level 2,25% pada Rapat Dewan Gubernur 22 September 2022. BoE juga mengumumkan akan memulai penjualan aktif surat berharga *(quantitative tightening)* sebesar GBP 80 miliar secara bertahap dalam 12 bulan ke depan. Selain itu, BoE juga memperkirakan inflasi Inggris akan mencapai puncaknya pada Oktober 2022 di kisaran 11%. Seiring dengan tingginya berbagai ketidakpastian global ke depan, IMF merevisi ke bawah proyeksi pertumbuhan ekonomi global tahun 2023 menjadi 2,7% pada *World Economic Outlook* (WEO) Oktober 2022.

Sumber:
International Monetery Fund (IMF), World Economic Outlook (WEO) Oktober 2022.

Regarding efforts to control global inflation, the world's major central banks continued to tighten their monetary policies. The increase in global benchmark interest rates was carried out to combat high inflation rates and tends to increase. The Fed was even more aggressive in raising its benchmark interest rate. Throughout the third quarter of 2022, the Fed raised the Fed Fund Rate (FFR) by 150 bps, each by 75 bps at the Federal Open Market Committee (FOMC) Meeting in July 2022 and the FOMC Meeting in September 2022.

In Europe, the European Central Bank (ECB) also continued to tighten monetary policy by raising its benchmark interest rate by 75 bps to a level of 0.75% in September 2022. The Bank of England (BoE) also raised its benchmark interest rate by 50 bps to level 2 .25% at the Board of Governors' Meeting on September 22, 2022. The BoE also announced that it would begin active sales of securities (quantitative tightening) of GBP 80 billion in stages over the next 12 months. In addition, the BoE also predicted that UK inflation would peak in October 2022 around 11%. In line with the heightened global uncertainties going forward, the IMF revised down its 2023 global economic growth projection to 2.7% in the October 2022 World Economic Outlook (WEO).

Source:
International Monetary Fund (IMF), World Economic Outlook (WEO) October 2022.

Analisis Perekonomian Nasional

Di tengah pertumbuhan ekonomi dunia yang masih belum sepenuhnya membaik, pertumbuhan ekonomi Indonesia pada Triwulan IV-2022 tercatat tinggi sebesar 5,01% (yoy), jauh meningkat dari capaian tahun sebelumnya sebesar 3,70% (yoy). Dari sisi pengeluaran, seluruh komponen pengeluaran tumbuh kecuali Konsumsi Pemerintah yang mengalami kontraksi pada Triwulan IV-2022. Sebagai penyumbang utama dari Produk Domestik Bruto (PDB)

National Economic Analysis

In the midst of world economic growth that is still not fully improved, Indonesia's economic growth in the fourth quarter of 2022 was recorded at 5.01% (yoy), much increased from the previous year's achievement of 3.70% (yoy). From the expenditure side, all expenditure components grew except for Government Consumption which contracted in Quarter IV-2022. The main components of the Gross Domestic Product (GDP) by expenditure

menurut komponen pengeluaran, konsumsi rumah tangga dan Pembentukan Modal Tetap Bruto (PMTB) tumbuh positif. Komponen ekspor impor mengalami pertumbuhan tinggi. Ekspor didorong oleh *windfall* komoditas unggulan. Sementara peningkatan impor didorong kenaikan impor barang modal dan bahan baku.

component, household consumption and Gross Fixed Capital Formation (PMTB) grew positively. The export-import component experienced high growth. Exports were driven by a windfall of superior commodities. Meanwhile, the increase in imports was driven by increases in imports of capital goods and raw materials.

Dari sisi lapangan usaha pada Triwulan IV-2022 seluruh *leading sector* yaitu industri, perdagangan, pertambangan, pertanian, dan konstruksi melanjutkan tren positif dan tumbuh mengesankan. Lapangan usaha dengan pertumbuhan tertinggi adalah transportasi pergudangan serta akomodasi makan minum yang didorong oleh peningkatan mobilitas masyarakat serta peningkatan kunjungan wisatawan mancanegara dan wisatawan nusantara.

In terms of business fields, in Quarter IV-2022 all leading sectors, namely industry, trade, mining, agriculture, and construction, continued a positive trend and grew impressively. The business fields with the highest growth were Transportation, Warehousing and food and beverage accommodation, which were driven by increased community mobility and increased visits of foreign tourists and domestic tourists.

Untuk tahun 2023, secara agregat pertumbuhan ekonomi diperkirakan masih relatif kuat, di tengah ketidakpastian risiko global. Tensi geopolitik yang tinggi di tahun 2022 diperkirakan masih menyimpan risiko pada laju pertumbuhan ekonomi global di tahun 2023. Selain itu, tingginya tingkat inflasi yang berkepanjangan dan diiringi dengan pengetatan kebijakan moneter juga masih berpotensi menciptakan stagflasi perekonomian dunia.

For 2023, in aggregate, economic growth was expected to remain relatively strong, amidst the uncertainty of global risks. High geopolitical tensions in 2022 were expected to pose risks to the pace of global economic growth in 2023. In addition, prolonged high inflation rates accompanied by tightening monetary policy also have the potential to create stagflation in the world economy.

Laju pertumbuhan ekonomi Indonesia diperkirakan akan terus membaik. Sejumlah institusi internasional, termasuk Bank Dunia, IMF, dan Bloomberg, memperkirakan bahwa Indonesia merupakan salah satu perekonomian dengan resiliensi yang relatif baik dibandingkan dengan negara berkembang lainnya. Selain itu, potensi pertumbuhan yang lebih baik di tengah transformasi ekonomi juga akan dapat menopang pertumbuhan ekonomi nasional. Meskipun tidak setinggi perkiraan sebelumnya, dengan masih besarnya potensi dorongan tersebut, pertumbuhan ekonomi nasional di tahun 2023 diperkirakan pada 5,3%.

Indonesia's economic growth rate was expected to continue to improve. A number of international institutions, including the World Bank, IMF and Bloomberg, estimated that Indonesia was an economy with relatively good resilience compared to other developing countries. In addition, the potential for better growth amid economic transformation was also able to sustain national economic growth. Even though it was not as high as previous estimates, with the large potential for this boost, national economic growth in 2023 was estimated at 5.3%.

Sumber:
Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2023; Tinjauan Kebijakan Moneter, Bank Indonesia, Februari 2023

Source:
Official Statistics News, Central Bureau of Statistics (BPS), February 2023; Monetary Policy Review, Bank Indonesia, February 2023

Analisis Industri Perbankan

Rapat Dewan Gubernur (RDG) Bank Indonesia pada 21-22 Desember 2022 memutuskan untuk menaikkan BI 7-*Day Reverse Repo Rate* (BI7DRR) sebesar 25 bps menjadi 5,50%, suku bunga D*eposit facility* sebesar 25 bps menjadi 4,75%, dan suku bunga *lending facility* sebesar 25 bps menjadi 6,25%. Keputusan kenaikan suku bunga yang lebih terukur tersebut sebagai langkah lanjutan untuk secara *front loaded, pre-emptive*, dan *forward looking* memastikan terus berlanjutnya penurunan ekspektasi inflasi dan inflasi sehingga inflasi inti tetap terjaga dalam kisaran 3,0±1%. Kebijakan stabilisasi nilai tukar Rupiah terus diperkuat untuk mengendalikan inflasi barang impor (*imported inflation*) di samping untuk memitigasi dampak rambatan dari masih kuatnya dolar AS dan masih tingginya ketidakpastian pasar keuangan global.

Banking Industry Analysis

The Bank Indonesia Board of Governors' Meeting (RDG) on December 21-22, 2022 decided to increase the BI 7-Day Reverse Repo Rate (BI7DRR) by 25 bps to 5.50%, the deposit facility rate by 25 bps to 4.75%, and lending facility interest rate by 25 bps to 6.25%. The decision to increase interest rates in a more measured manner was a follow-up step for a front-loaded, pre-emptive and forward-looking manner to ensure the continued decline in inflation and inflation expectations so that core inflation was maintained within the range of 3.0 ± 1%. The Rupiah exchange rate stabilization policy continued to be strengthened to control imported inflation in addition to mitigating the spillover impact of the continued strength of the US dollar and high uncertainty on global financial markets.

Fungsi intermediasi dari sektor keuangan juga melanjutkan perbaikan secara bertahap. Pertumbuhan kredit hingga Desember 2022 tumbuh sebesar 11,35% (yoy) meningkat dibandingkan tahun sebelumnya yang hanya tumbuh sebesar 5,24% (yoy) dikarenakan penyaluran kredit yang terbatas akibat Covid-19. Peningkatan pertumbuhan kredit terjadi merata pada seluruh sektor ekonomi dan seluruh jenis kredit terutama Kredit Investasi dan Kredit Modal Kerja. Pemulihan intermediasi juga terjadi pada perbankan syariah, dengan pertumbuhan pembiayaan pada Desember 2022 sebesar 20,1% (yoy), lebih tinggi dibandingkan dengan capaian tahun sebelumnya sebesar 6,6% (yoy). Di segmen UMKM, pertumbuhan kredit juga terus berlanjut, khususnya penyaluran Kredit Usaha Rakyat (KUR) yang tumbuh tinggi sebesar 29,66% (yoy). Perbaikan intermediasi perbankan didukung sisi penawaran kredit sejalan likuiditas perbankan yang memadai dan standar penyaluran kredit/pembiayaan yang longgar. Permintaan kredit juga meningkat sejalan kinerja korporasi dan konsumsi rumah tangga yang membaik yang mendorong kenaikan permintaan pembiayaan.

The intermediary function of the financial sector also continued to improve gradually. Loan growth until December 2022 grew by 11.35% (yoy), an increase compared to the previous year which only grew by 5.24% (yoy) due to limited loan distribution due to Covid-19. The increase in loan growth occurred evenly in all economic sectors and all types of loans, especially Investment Loans and Working Capital Loans. Intermediation recovery also occurred in sharia banking, with financing growth in December 2022 of 20.1% (yoy), higher than the previous year's achievement of 6.6% (yoy). In the MSME segment, loan growth also continued, particularly the disbursement of People's Business Loan (KUR), which grew high by 29.66% (yoy). Improvements in banking intermediation are supported by the supply side of loans in line with adequate banking liquidity and loose loan/financing standards. Demand for loans also increased in line with improved corporate performance and household consumption which boosted demand for financing.

Dari sisi permodalan, kondisi permodalan Bank yang meningkat dan cukup solid menunjukkan kemampuan Bank yang memadai dalam menyerap risiko dengan rasio kecukupan modal *(Capital Adequacy Ratio*/CAR*)* perbankan pada Desember 2022 tetap tinggi yaitu 25,09%. Lebih lanjut, risiko kredit tercatat menurun dengan rasio kredit bermasalah *(Non Performing Loan*/NPL*)* yakni 2,44% (bruto) dan 0,71% (neto) pada Desember 2022.

In terms of capital, the condition of the Bank's capital which has increased and is quite solid showed the Bank's adequate ability to absorb risk with the banking Capital Adequacy Ratio (CAR) in December 2022 remaining high at 25.09%. Furthermore, loan risk was recorded to have decreased with a non-performing loan (NPL) ratio of 2.44% (gross) and 0.71% (net) in December 2022.

Likuiditas perbankan pada Desember 2022 tetap terjaga didukung oleh pertumbuhan Dana Pihak Ketiga (DPK) sebesar 9,01% (yoy). Hasil simulasi *stress test* Bank Indonesia menunjukkan bahwa ketahanan perbankan masih terjaga. Bank Indonesia akan terus memperkuat sinergi dengan Komite Stabilitas Sistem Keuangan (KSSK) dalam memitigasi berbagai risiko makroekonomi domestik dan global yang dapat mengganggu ketahanan sistem keuangan.

Banking liquidity in December 2022 was maintained supported by growth in Third Parties Funds of 9.01% (yoy). The results of Bank Indonesia's stress test simulation showed that banking resilience was still maintained. Bank Indonesia continued to strengthen synergies with the Financial System Stability Committee (KSSK) in mitigating various domestic and global macroeconomic risks that could undermine financial system resilience.

Pada Desember 2022, rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) tetap tinggi, mencapai 31,20% dan meningkat dari bulan sebelumnya yang tercatat sebesar 30,42%, sehingga mendukung ketersediaan dana bagi perbankan untuk penyaluran kredit/pembiayaan bagi dunia usaha. Hal ini sejalan dengan *stance* kebijakan likuiditas yang akomodatif oleh Bank Indonesia.

In December 2022, the ratio of Liquid Assets to Third Parties Funds remained high, reaching 31.20% and increased from the previous month which was recorded at 30.42%, thus supporting the availability of funds for banks to distribute loan/financing to the world business. This was in line with the accommodative liquidity policy stance by Bank Indonesia.

Sumber:
Tinjauan Kebijakan Moneter, Bank Indonesia, Februari 2023; Laporan Kebijakan Moneter Triwulan IV-2022, Bank Indonesia, Januari 2023.

Source:
Monetary Policy Review, Bank Indonesia, February 2023; Quarter IV-2022 Monetary Policy Report, Bank Indonesia, January 2023.

Analisis Posisi bank bjb Dalam Industri Perbankan

Sebagai perbandingan kinerja bank **bjb** terhadap perbankan nasional, berikut ini merupakan rincian kinerja pertumbuhan bank **bjb** dan perbandingan rasio Bank dengan rata-rata Bank Umum dan Bank Pembangunan Daerah (BPD) per November 2021 dan 2022.

bank bjb Position in the Banking Industry Analysis

As a comparison of the performance of bank **bjb** against national banks, the following is a breakdown of bank **bjb** growth performance and a comparison of the ratio of the Bank to the average Commercial Bank and Regional Development Bank (BPD) as of November 2021 and 2022.

Tabel Kinerja Pertumbuhan bank bjb Dibanding Rata-Rata BPD dan Bank Umum
Table of Growth Performance of bank **bjb** Compared to the Average of BPD and Commercial Banks

(dalam miliar Rupiah)
(in IDR billion)

Kinerja Performance	bank bjb			Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)			Bank Umum Commercial Bank		
	November 2022	November 2021	Pertumbuhan Growth (yoy)	November 2022	November 2021	Pertumbuhan Growth (yoy)	November 2022	November 2021	Pertumbuhan Growth (yoy)
Aset Asset	167,673	152,704	9.80%	869,851	826,669	5.22%	10,372,277	9,493,556	9.26%
Kredit Loans	107,886	95,458	13.02%	565,535	515,469	9.71%	6,417,976	5,754,720	11.53%
Dana Pihak Ketiga (DPK) Third Parties Fund (DPK)	123,293	117,638	4.81%	750,471	701,153	7.03%	7,974,132	7,323,356	8.89%
Pendapatan Bunga Bersih Net Interest Income	7,491	6,911	8.40%	44,486	41,088	8.27%	443,130	392,020	13.04%
Laba Bersih Net Profit	2,092	1,793	16.72%	15,300	12,438	23.02%	187,579	130,474	43.77%

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2022

Source: Indonesian Banking Statistics Financial Services Authority November 2022

Pertumbuhan aset dan kredit bank **bjb** per November 2022 berada di atas pertumbuhan bank umum mapun BPD. Aset bank **bjb** per November 2022 mengalami pertumbuhan sebesar 9,80%, lebih tinggi dibandingkan pertumbuhan aset BPD per November 2022 yang sebesar 5,22% dan Bank Umum yang tumbuh sebesar 9,26%. Demikian pula dengan kredit **bjb** per Novemver 2022 yang tumbuh sebesar 13,02%, lebih tinggi dibandingkan BPD per November 2022 yang tumbuh sebesar 9,71% dan Bank Umum yang sebesar 11,53%. Pertumbuhan kredit bank **bjb** sejalan dengan pertumbuhan pendapatan bunga bersih per November 2022 sebesar 8,40% yang lebih tinggi dibandingkan dengan pertumbuhan pendapatan bunga bersih BPD yang tumbuh sebesar 8,27%, meskipun sedikit di bawah pertumbuhan Bank Umum yang sebesar 13,04%. Laba bersih bank **bjb** per November 2022 masih menunjukkan peningkatan dari November 2021 sebesar 16,72% meskipun masih di bawah pertumbuhan BPD maupun Bank Umum. Pencapaian tersebut menunjukkan keberhasilan bank **bjb** dalam bersaing menjaga kinerja operasional di antara BPD dan Bank Umum.

The growth of bank **bjb** assets and loans as of November 2022 is above the growth of commercial banks and BPD. bank **bjb** assets as of November 2022 grew by 9.80%, higher than BPD asset growth as of November 2022 which was 5.22% and Commercial Banks which grew by 9.26%. Likewise, **bjb** loan as of November 2022 grew by 13.02%, higher than BPD as of November 2022 which grew by 9.71% and Commercial Banks which amounted to 11.53%. bank **bjb** loan growth is in line with the growth in net interest income as of November 2022 of 8.40% which is higher than the growth in BPD net interest income which grew by 8.27%, although slightly below the growth of Commercial Banks which was 13.04%. bank **bjb** net profit as of November 2022 still shows an increase from November 2021 of 16.72% even though it is still below the growth of Regional Development Banks and Commercial Banks. This achievement shows the success of bank **bjb** in competing to maintain operational performance between BPD and Commercial Banks.

Perbandingan rasio bank **bjb** dibanding rata-rata BPD dan Bank Umum disajikan dalam tabel di bawah ini.

The comparison of the ratio of bank **bjb** to the average of BPD and the commercial banks is presented in the table below.

Tabel Perbandingan Rasio bank bjb Dibanding Rata-Rata BPD dan Bank Umum
Table of Comparison of bank **bjb** Ratio Compared to the Average of BPD and Commercial Banks

(dalam %)
(in %)

Kinerja Performance	November 2022			November 2022		
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank
Net Interest Margin (NIM)	5.78%	5.77%	4.79%	5.67%	5.71%	4.62%
Non Perfoming Loan (NPL) *Gross*	1.18%	2.31%	2.62%	1.29%	2.76%	3.17%
Return on Assets (ROA)	1.79%	2.13%	2.49%	1.70%	2.03%	1.93%
Capital Adequacy Ratio (CAR)	18.90%	23.40%	25.55%	17.88%	22.81%	25.59%
Loan to Deposit Ratio (LDR)	84.13%	74.46%	79.73%	78.88%	73.20%	78.26%
Biaya Operasional dan Pendapatan Operasional (BOPO) Operating Expenses and Operating Income (BOPO)	80.01%	75.91%	77.54%	82.23%	79.05%	82.94%

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2022

Source: Indonesian Banking Statistics Financial Services Authority November 2022

Pada November 2022, rasio NPL *gross* bank **bjb** tercatat sebesar 1,18%, lebih rendah dibandingkan rasio NPL *gross* BPD sebesar 2,31% dan Bank Umum sebesar 2,62%. Hal ini membuktikan bahwa pinjaman yang bermasalah di bank **bjb** terkendali sehingga kualitas pinjaman tetap terjaga. Sementara itu tingkat likuiditas bank **bjb** yang diukur melalui rasio pinjaman terhadap dana pihak ketiga (LDR) masih terjaga di kisaran aman yaitu sebesar 84,13% yang menunjukkan efektivitas bank **bjb** dalam hal memanfaatkan penghimpunan dana dari masyarakat dan disalurkan dalam bentuk pinjaman.

In November 2022, bank **bjb** gross NPL ratio was recorded at 1.18%, lower than BPD's gross NPL ratio of 2.31% and Commercial Banks of 2.62%. This proves that problem loans at bank **bjb** are under control so that loan quality is maintained. Meanwhile, bank **bjb** liquidity level as measured by the ratio of loans to third party funds (LDR) is still maintained at a safe range of 84.13% which shows the effectiveness of bank **bjb** in terms of utilizing fundraising from the public and disbursing it in the form of loans.

Tinjauan Operasional
Operational Review

Sebagai badan usaha yang bergerak dalam bidang Perbankan, bank **bjb** memiliki kegiatan usaha sebagai berikut.

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
2. Menyalurkan dana dalam bentuk kredit.
3. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
4. Melakukan kegiatan dalam pernyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku.
5. Melakukan kegiatan dalam valuta asing dan bertindak sebagai bank devisa dengan memenuhi ketentuan yang di tetapkan oleh yang berwenang.

Selain itu, sebagai Bank Pembangunan Daerah, bank **bjb** juga membantu Pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perkreditan Rakyat (BPR) dan institusi jasa keuangan lainnya milik Pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh bank **bjb**, atau bank **bjb** sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

As a business entity engaged in banking, bank **bjb** has the following business activities.

1. Collecting funds from the public in the form of savings in the form of current account, time deposits, certification of deposits, savings and/or other forms equivalent.
2. Distributing loan
3. Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities or by drafts, checks or other means.
4. Conducting activities in capital participation in banks or other financial services companies or establishing new companies as long as they comply with applicable regulations.
5. Conducting activities in foreign exchange and acting as a foreign exchange bank by meeting the conditions set by the authorities.

In addition, as a Regional Development Bank, bank **bjb** also helps provincial, city or regency governments in West Java and Banten in fostering Rural Credit Banks (BPR) and other financial service institutions owned by provincial, city or regency governments in West Java and Banten, and some of the shares are owned by bank **bjb**, or bank **bjb** does not own any shares but is asked to help with the development of the BPR aforementioned.

Kebijakan Strategis

Kebijakan strategis **bjb** tahun 2022 diuraikan sebagai berikut

1. **Ekspansi Kredit Yang Berkelanjutan dan Memaksimalkan Potensi *Value Chain***
   a. Ekspansi Pertumbuhan Kredit Produktif Yang Berkelanjutan
      - Memaksimalkan potensi *value chain* dari nasabah korporasi melalui akselerasi sektor kredit produktif secara *prudent* di sektor industri potensial dan mengoptimalkan ekosistem korporasi sebagai *anchor.*
      - Optimalisasi *product holding* dari segmen kredit korporasi dan komersial.
      - Meningkatkan *customer engagement* UMKM melalui pola kemitraan.
      - Meningkatkan komitmen dalam penerapan praktek keuangan berkelanjutan (*sustainable finance*) dalam menjalankan aktivitas bisnis dan operasional bank.
   b. Ekspansi Kredit Konsumer, Kredit Ritel dan KPR Yang Berkelanjutan
      - Meningkatkan portofolio Kredit Konsumer melalui optimalisasi penyerapan ASN *payroll* melalui peningkatan hubungan baik dengan Pemda Jawa Barat dan Banten, serta penyerapan pasar konsumer di luar Jawa Barat dan Banten.

Strategic Policy

The strategic policy of **bjb** in 2022 is described as follows:

1. **Sustainable Loans Expansion and Maximizing Value Chain Potential**
   a. Sustainable Productive Loan Growth Expansion
      - Maximizing the value chain potential of corporate customers through accelerating the productive loan sector in a prudent manner in potential industrial sectors and optimizing the corporate ecosystem as an anchor.
      - Optimizing product holding from the corporate and commercial loan segments.
      - Increasing MSME customer engagement through a partnership pattern.
      - Increasing commitment in implementing sustainable finance practices in carrying out business activities and bank operations.
   b. Sustainable expansion of Consumer Loans, Retail Loans and Mortgages
      - Increasing the consumer loan portfolio through optimizing the absorption of ASN payroll through increasing good relations with the Regional Governments of West Java and Banten, as well as absorbing consumer markets outside West Java and Banten.

- Meningkatkan portofolio kredit ritel melalui pengembangan fitur produk untuk memperkuat akuisisi debitur ritel.
- Fokus pada ekspansi KPR melalui kerjasama dengan pengembang yang potensi.
- Tetap memaksimalkan penyerapan KPR Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dengan menambah kuota FLPP untuk membantu Masyarakat Berpenghasilan Rendah (MBR) memiliki rumah pertama.

c. Menjaga Ekspansi Kredit yang Berkualitas dan Berkelanjutan
- Penyusunan *risk acceptance criteria* yang dapat menjadi *guidance* dalam proses pemberian kredit.
- Optimalisasi peran aktif *credit risk* sebagai *check and balance* melalui komite atau *credit scoring* dalam memitigasi risiko kredit.
- Peningkatan kualitas dan kuantitas *account officer* di seluruh kantor wilayah dan kantor cabang.
- Mendorong pemanfaatan fungsi *Loan Management System* (LMS) dalam upaya meningkatkan mitigasi risiko.

2. Peningkatan Dana Pihak Ketiga dan Dana Lainnya Untuk Menjaga Likuiditas

a. Meningkatkan pertumbuhan Dana Pihak Ketiga (DPK) terutama produk CASA pada sektor ritel melalui optimalisasi bisnis pada segmen *Business to Government* (*B to G*), *Business to Business* (*B to B*) dan *Business to Customer* (*B to C*) yang bertujuan untuk menjadikan bank **bjb** sebagai bank transaksional dan *partner* bisnis utama nasabah.

b. Meningkatkan *market share* dan *positioning* bank **bjb** melalui pengembangan dan peningkatan kualitas produk dan layanan yang berbasis *customer centric* dan *digital*.

c. Meningkatkan bisnis ritel *Treasury* khususnya transaksi surat berharga kepada nasabah.

d. Memperkuat likuiditas melalui kerja sama bisnis dengan *counterparty* antara lain *term loan.*

3. Transformasi Layanan *Digital* Yang Berfokus Terhadap Peningkatan Kinerja Bank

a. Mendukung transformasi layanan *digital* sebagai motor penggerak bisnis melalui digitalisasi, simplifikasi, optimalisasi fungsi dan peran layanan prima.

b. Memperluas layanan bisnis ritel baik QRIS, EDC, **bjb** digi, digicash maupun agen **bjb** Bisa untuk mendukung literasi dan inklusi keuangan.

c. Pengembangan ekosistem bisnis berbasis *digital e-commerce* melalui kerja sama *fintech* yang terkoneksi dengan API *services* bank **bjb**.

- Increasing the retail loan portfolio through the development of product features to strengthen the acquisition of retail debtors.
- Focusing on KPR expansion through collaboration with potential developers.
- Continuing to maximize KPR absorption of the Housing Financing Liquidity Facility (FLPP) by increasing the FLPP quota to help Low-Income Communities (MBR) to have their first home.

c. Maintain Quality and Sustainable Loan Expansion
- Preparation of risk acceptance criteria that can be used as guidance in the loan granting process.
- Optimizing the active role of credit risk as a check and balance through committees or credit scoring in mitigating credit risk.
- Increasing the quality and quantity of account officers in all regional offices and branch offices.
- Encouraging the use of the Loan Management System (LMS) function in an effort to improve risk mitigation.

2. Increasing Third Parties Funds and Other Funds to Maintain Liquidity

a. Increasing the growth of Third Parties Funds (TPF), especially CASA products in the retail sector through business optimization in the Business to Government (B to G), Business to Business (B to B) and Business to Customer (B to C) segments which aimed to make the bank **bjb** as a transactional bank and customer's main business partner.

b. Increasing bank **bjb** market share and positioning through developing and improving the quality of products and services based on customer centric and digital.

c. Increasing the Treasury retail business, especially securities transactions to customers.

d. Strengthening liquidity through business cooperation with counterparties, including term loans.

3. Digital Service Transformation Focused on Improving Bank Performance

a. Supporting the transformation of digital services as a driving force for business through digitization, simplification, optimization of functions and the role of excellent service.

b. Expanding retail business services including QRIS, EDC, **bjb** digi, digicash and **bjb** agents Can to support financial literacy and inclusion.

c. Development of a digital e-commerce-based business ecosystem through fintech collaboration that is connected to bank **bjb** API services.

d. Proaktif dalam penerapan teknologi terkini guna mendukung pengembangan produk dan layanan *one stop solution*.
e. Menyediakan *platfrom* analisis *big data* yang mampu membantu proses pengambilan keputusan bisnis.
f. Mendorong dan mendukung pengembangan layanan perbankan dalam rangka menumbuhkan *transactional banking and product holding* sebagai gerbang utama bisnis nasabah institusi yang berbasis *digital* melalui penerapan *platform* **bjb** *Go Smart City* dalam upaya elektronifikasi layanan Pemda.
g. Optimalisasi dan pengembangan infrastruktur digital dengan simplikasi proses kredit melalui *Loan on Boarding* dan **bjb** Laku.
h. Meningkatkan sistem keamanan layanan *digital* (*cyber security banking*) dalam upaya perkuatan layanan *digital* terhadap peningkatan kinerja bank.

4. Mendorong Profitabilitas Bank Melalui Optimalisasi Pendapatan Bunga dan Non Bunga Serta Efisiensi Biaya

a. Optimalisasi Pendapatan Bunga dan Non Bunga
   - Mengoptimalkan *pricing policy* baik aset maupun liabilitas untuk mengurangi tekanan pada margin bisnis sehingga mendorong *yield enhancement*.
   - Meningkatkan *fee based income* melalui optimalisasi produk *digital banking*, administrasi kredit dan DPK, program *wealth management*, kustodian, wali amanat dan DPLK.
   - Optimalisasi kerjasama bisnis dan peningkatan kualitas layanan dengan *counterparty*, nasabah dan agen remiten melalui digitisasi sistem aplikasi *trade finance*.
   - Menciptakan *trade ecosystem* untuk meningkatkan utilisasi *product holding* dan *fee based income*.
   - Optimalisasi pendapatan dari penerimaan kredit yang dihapus buku.

b. Penerapan *Cost Efficiency* (Efisiensi Biaya)
   - Penutupan jaringan kantor yang kurang produktif serta meningkatkan efektivitas layanan *digital*.
   - Optimalisasi Biaya tenaga kerja difokuskan untuk meningkatkan kompetensi, produktivitas, dan kesejahteraan pegawai.
   - Meningkatkan *awareness* prioritas biaya operasional bank untuk inisiatif strategis yang sejalan dengan strategi bank **bjb** dalam menghasilkan nilai tambah.

5. Memperkuat Struktur Modal dan Mendorong Peningkatan Produktivitas SDM Untuk Mendukung Pertumbuhan Bisnis

a. Menjaga Komposisi Struktur Modal Secara Organik dan Anorganik untuk Menunjang Ekspansi Bisnis
   - Penguatan struktur permodalan secara organik melalui pertumbuhan profitabilitas.

d. Proactive in applying the latest technology to support the development of one stop solution products and services.
e. Providing a big data analysis platform that can assist the business decision-making process.
f. Encouraging and supporting the development of banking services in order to grow transactional banking and product holding as the main gateway for digital-based institutional customer business through the implementation of the **bjb** Go Smart City platform in an effort to electrify local government services.
g. Optimization and development of digital infrastructure with simplification of the loan process through Loan on Boarding and **bjb** Laku.
h. Improving digital service security systems (cyber security banking) in an effort to strengthen digital services to improve bank performance.

4. Encouraging Bank Profitability Through Optimizing Interest and Non-Interest Income and Cost Efficiency

a. Optimization of Interest and Non-Interest Income
   - Optimizing pricing policies for both assets and liabilities to reduce pressure on business margins thereby encouraging yield enhancement.
   - Increasing fee-based income through optimizing digital banking products, loan administration and TPF, wealth management programs, custodians, trustees and DPLK.
   - Optimizing business cooperation and improving service quality with counterparties, customers and remittance agents through the digitization of the trade finance application system.
   - Creating a trade ecosystem to increase product holding utilization and fee-based income.
   - Optimizing revenue from writing-off credit receipts.

b. Implementation of Cost Efficiency
   - Closing unproductive office networks and increasing the effectiveness of digital services.
   - Optimization of labor costs is focused on increasing competence, productivity and employee welfare.
   - Increasing awareness of bank operational cost priorities for strategic initiatives that are in line with bank **bjb** strategy in generating added value.

5. Strengthening Capital Structure and Encouraging Increased HR Productivity to Support Business Growth

a. Maintaining the Composition of Organic and Inorganic Capital Structure to Support Business Expansion
   - Strengthening the capital structure organically through profitability growth.

- Melaksanakan *corporate action* untuk penguatan permodalan secara anorganik, di antaranya melalui *Right Issue* dan Penawaran Umum Berkelanjutan (PUB).

b. Peningkatan Produktivitas Sumber Daya Manusia
   - Memperkuat fondasi struktur organisasi yang ramping dan *agile* sebagai pendukung dalam transformasi perbankan.
   - Pemenuhan sumber daya manusia berkualitas dan efektif sesuai dengan kebutuhan kompetensi dan perkembangan bisnis.
   - Penajaman *performance management system* dalam mengoptimalkan budaya berbasis kinerja yang *fair* untuk mendorong kinerja yang handal.
   - Membangun lingkungan kerja yang sehat dan produktif dalam memberikan *employee experience* melalui peningkatan kesejahteraan pegawai, komunikasi *employer branding* yang efektif dan digitalisasi fungsi *human capital*.

6. Meningkatkan Penerapan *Governance, Risk,* dan *Compliance* (GRC) yang Efektif Untuk Mendukung Bisnis Bank

a. Berperan aktif dalam peningkatan efektivitas tata kelola, manajemen risiko dan *internal control* melalui pendekatan *risk based* audit berbasis teknologi informasi yang tepat guna.
b. Melaksanakan fungsi pengawasan yang *agile* dan responsif terhadap dinamika bisnis melalui peningkatan kualitas sumber daya manusia dan digitalisasi audit *tools*.
c. Penguatan budaya kepatuhan melalui program yang komprehensif dan *tone at the top* untuk mendukung bisnis yang berkembang serta berkelanjutan.
d. Melaksanakan fungsi penyelarasan kebijakan dan prosedur serta mendukung penerapan budaya kepatuhan yang handal.
e. Meningkatkan *risk awareness* melalui implementasi budaya risiko untuk menciptakan penerapan manajemen risiko yang terukur bagi seluruh unit kerja.
f. Meningkatkan pemahaman, pengelolaan dan pengendalian risiko hukum pada setiap kegiatan operasional dan aktivitas bisnis bank
g. Memperkuat sinergitas fungsi audit, manajemen risiko, kepatuhan dan hukum dalam pengembangan bisnis dan operasional bank.

Aspek Pemasaran

Dalam menjalankan kegiatan usahanya, bank **bjb** menghadapi pesaing yang memiliki kegiatan usaha yang sejenis. Oleh karena itu, bank **bjb** senantiasa meningkatkan mutu pelayanan dan strategi pemasaran yang efektif menghadapi pertumbuhan kebutuhan nasabah yang semakin bervariasi. Aspek pemasaran meliputi strategi pemasaran dan pangsa pasar produk bank **bjb**.

- Carrying out corporate actions to strengthen capital in an inorganic manner, including through Right Issues and Continuing Public Offerings (PUB).

b. Increasing Productivity of Human Resources
   - Strengthening the foundation of a lean and agile organizational structure as a support in banking transformation.
   - Fulfillment of quality and effective human resources in accordance with competency needs and business development.
   - Sharpening the performance management system in optimizing a fair performance-based culture to encourage reliable performance.
   - Building a healthy and productive work environment in providing employee experience through improving employee welfare, effective employer branding communication and digitizing the human capital function.

6. Improving Effective Implementation of Governance, Risk and Compliance (GRC) to Support Bank Business

a. Playing an active role in increasing the effectiveness of governance, risk management and internal control through an appropriate risk-based audit approach based on information technology.
b. Carrying out an agile and responsive oversight function to business dynamics through improving the quality of human resources and digitizing audit tools.
c. Strengthening the compliance culture through comprehensive and tone-at-the-top programs to support growing and sustainable businesses.
d. Carrying out the function of alignment of policies and procedures and support the implementation of a reliable compliance culture.
e. Increasing risk awareness through the implementation of a risk culture to create measurable risk management implementation for all work units.
f. Improving the understanding, management and control of legal risk in every operational activity and bank business activity
g. Strengthening the synergy of audit, risk management, compliance and legal functions in developing the bank's business and operations.

Marketing Aspect

In carrying out its business activities, bank **bjb** faces competitors who have similar business activities. Therefore, bank **bjb** continues to improve the quality of services and effective marketing strategies to meet the increasingly varied growth of customer needs. Marketing aspects include marketing strategies and market share of bank **bjb** products.

Strategi Pemasaran

Strategi pemasaran yang tepat akan mendorong peningkatan pangsa produk dan jasa. Strategi pemasaran produk dan jasa yang dilakukan oleh bank **bjb** adalah sebagai berikut.

Strategi Pemasaran Kredit Konsumer Tahun 2022

Selama tahun 2022, selain melakukan beberapa pengembangan/penyesuaian terhadap produk kelolaannya guna meningkatkan daya saing, Kredit Konsumer juga memberlakukan beberapa program pemasaran, baik yang bersifat pemberian *gimmick* maupun *pricing*, guna mendukung pertumbuhan Kredit Konsumer, di antaranya sebagai berikut:

1. Program pemberian tingkat suku bunga khusus yang disesuaikan dengan *local demand* untuk Kantor Cabang bank **bjb**, baik di wilayah Jawa Barat maupun di luar wilayah Jawa Barat.
2. Program **bjb** REKAMAN (*Reward* Kalau Ajak Teman)
   Program pemberian *reward*/insentif kepada nasabah Bank yang dapat memberikan *refferal* debitur Kredit Konsumer.
3. Program Penghargaan Nasabah Setia
   Program pemberian apresiasi kepada ASN Pemerintah Provinsi Jawa Barat yang merupakan debitur eksisting Kredit Konsumer, berupa pemberian hadiah yang diundi pada Peringatan Hari Jadi Pemerintah Provinsi Jawa Barat.
4. Program Mengulang Setia
   Program pembebasan biaya provisi dan biaya administrasi pelunasan kepada debitur mengulang Kredit Konsumer dengan kriteria tertentu.
5. Program **bjb** Perjalanan Religi
   Program pemberian hadiah perjalanan religi kepada Debitur Kredit Konsumer yang melakukan realisasi Kredit Konsumer pada tahun 2022 dengan penentuan pemenang dilakukan dengan proses pengundian dan kriteria tertentu.
6. Progam **bjb** QURMA (Qurban Bersama)
   Program pemberian hewan kurban dalam rangka hari raya idul adha yang diberikan kepada Debitur Kredit Konsumer dengan kriteria tertentu.
7. Program **bjb** Musisi (Makin Untung Asuransi dan Provisi)
   Program pemberian keringanan asuransi dan provisi kepada debitur yang melakukan realisasi Kredit Konsumer guna meningkatkan minat debitur untuk mengajukan realisasi kredit.
8. Optimalisasi pemasaran menggunakan aplikasi berbasis *online*
   Divisi Kredit Konsumer meluncurkan aplikasi **bjb** COIN (*Consumer Loan Application*), aplikasi tersebut memudahkan calon debitur dalam melakukan simulasi pengajuan kredit serta pengajuan kredit secara *online*.

Marketing Strategy

The most proper marketing strategy will encourage an increase in the share of products and services. Marketing strategies for products and services that are recognized by bank **bjb** are as follows.

Marketing Strategy of Consumer Loan in 2022

During 2022, other than carrying out several developments/adjustments to its managed products to improve competitiveness, the Consumer and Retail Credit Division also implemented a number of marketing programs, both gimmicky and pricing, to support consumer loan growth, including the following:

1. Special interest rate granting program that is adjusted to the local demand for bank **bjb** branch offices, both in West Java and outside West Java.
2. REKAMAN (Reward Kalau Ajak Teman) **bjb** Program
   Reward/incentive program for Bank customers who provided Consumer Loan debtor referrals.
3. Loyal Customer Rewards Program
   An appreciation program for the ASN (Civil servants) of the West Java Provincial Government, who became an existing consumer loan debtor, in the form of giving prizes drawn on the Anniversary of the West Java Provincial Government.
4. Faithful Repeating Program
   Provision fee exemption program and repayment administration fee to debtors to repeat Consumer Loans with certain criteria.
5. Religious Travel **bjb** program
   The program for giving religious travel prizes to Consumer Loan Debtors who carry out consumer loan realization in 2022 with the determination of winners was carried out by a drawing process and certain criteria.
6. **bjb** QURMA Program (Joint Sacrifice)
   Program for providing sacrificial animals in the framework of the Eid al-Adha holiday given to Consumer Loan Debtors with certain criteria.
7. Musisi (More Profit Provision and Insurance) **bjb** Program
   Program for providing insurance relief and provision for debtors who realized consumer loans in order to increase the interest of debtors to apply for loan realization.
8. Optimization of marketing using online-based applications
   The Consumer Credit Division launched the **bjb** COIN (Consumer Loan Application) application, this application made it easier for prospective debtors to simulate loan applications and apply for loan online.

Strategi Pemasaran Kredit Ritel Tahun 2022

Rincian strategi pemasaran kredit ritel yang dilakukan pada tahun 2022 antara lain:

1. Optimalisasi Penyaluran **bjb** KGB Pola 2 atas PKS Nasional (Anggota TNI, BUMN dan ASN Vertikal).
2. Berkolaborasi dengan *fronting agent* dalam melakukan pemasaran produk **bjb** Kredit Purna Bhakti.
3. Unorganic *loan expansion* dengan penyaluran kredit ritel melalui pola *channeling* kepada Lembaga Keuangan Bank Umum/BPR/*Fintech*.
4. *Referral marketing* dengan pemberian komisi/benefit kepada mitra bank **bjb** yang telah memberikan *referral* debitur melalui program *All Get Member* (AGM).
5. *Pricing* dengan pemberlakuan program *marketing* berupa *sweetener* kepada calon debitur/debitur eksisting melalui *pricing* khusus seperti diskon provisi, diskon premi asuransi dan suku bunga khusus.

Marketing Strategy of Retail Loan in 2022

Details of the retail loan marketing strategy carried out in 2022 include:

1. Optimization of Distribution of **bjb** KGB Pattern 2 for National PKS (Members of the Armies, SOEs and Vertical Civil Servants).
2. Collaborate with fronting agents in marketing **bjb** Kredit Purna Bhakti products.
3. Unorganic Loan Expansion Retail with loan distribution through a channeling pattern to Commercial Bank/BPR/Fintech Financial Institutions.
4. Referral marketing by giving commissions/benefits to bank **bjb** partners providing debtor referrals through the program All Get Member (AGM).
5. Pricing by implementing marketing programs in the form of sweeteners for prospective debtors/existing debtors through special pricing such as provision discounts, insurance premium discounts and special interest rates.

Strategi Pemasaran Kredit Korporasi Tahun 2022

bank **bjb** melakukan beberapa strategi pemasaran untuk produk korporasi selama tahun 2022 yakni sebagai berikut:

1. Menyalurkan kredit terhadap sektor industri yang potensial sesuai dengan *portofolio guideline*.
2. Meningkatkan *fee based income* melalui pola pembiayaan sindikasi.
3. Meningkatkan kerjasama yang baik dengan lembaga dan instansi serta sinergi dengan unit bisnis lainnya.
4. Pemetaan potensi kredit di antaranya melalui *referral*, internal data *mining*, eksternal data *mining* dan media *searching*.
5. Memberikan suku bunga khusus dengan dasar perhitungan *Customer Profitability Analysis* (CPA) dengan memperhitungkan akuisisi *product holding* untuk meningkatkan *fee based income*.
6. Secara aktif melakukan *cross selling* produk kredit dengan menggali potensi lain debitur dalam hal penempatan dana dalam bentuk giro, tabungan dan deposito yang dapat meningkatkan CASA bank, serta menggali kebutuhan kredit lainnya untuk menjaga portofolio kredit bank.

Marketing Strategy of Corporate Loan in 2022

bank **bjb** carried out several marketing strategies for corporate products during 2022, namely as follows:

1. Distributing loans to potential industrial sectors according to the portofolio guideline.
2. Increasing fee-based income through syndicated financing schemes.
3. Improving good cooperation with institutions and agencies as well as synergy with other business units.
4. Mapping loan potential, including through referrals, internal data mining, external data mining and media searching.
5. Providing special interest rates based on Customer Profitability Analysis (CPA) calculations taking into account product holding acquisitions to increase fee-based income.
6. Actively carry out cross-selling of loan products by exploring other potential debtors in terms of placing funds in the form of demand deposits, savings and time deposits that can increase bank CASA, as well as exploring other loan needs to maintain bank loan portfolios.

Strategi Pemasaran Kredit Komersial Tahun 2022

Uraian strategi pemasaran kredit komersial yang dilakukan pada tahun 2022 antara lain:

1. Kerjasama *Distributor Financing*
   Telah dilakukan perjanjian kerjasama *distributor financing* dengan Semen Indonesia Grup, terdapat potensi sebanyak 144 distributor yang belum mendapat fasilitas pembiayaan dari perbankan.

Marketing Strategy of Commercial Loan in 2022

A description of the commercial loan marketing strategy carried out in 2022 included:

1. Distributor Financing Collaboration
   A distributor financing cooperation agreement was entered into with the Semen Indonesia Group, there were potentially as many as 144 distributors who did not receive financing facilities from bank.

2. Optimalisasi pemasaran pinjaman daerah melalui produk **bjb** Indah.
3. Pembiayaan kepada *developer* dan sektor kesehatan.
4. Optimalisasi penyerapan *Loan Commitment Unsused* (LCU).
5. Pemasaran *Account Receivable* (AR) *financing* dan *multifinance*.
6. Optimalisasi produk Kredit Modal Kerja Kontraktor (KMKK) melalui:
   a. Integrasi *garansi bank online* ke dalam sistem Lembaga Kebijakan Pengadaan Barang/Jasa Pemerintah (LKPP) Layanan Pengadaan Secara Elektronik (LPSE).
   b. *Host to Host* (H2H) *system* Digiloan dengan SP2D *Online*.
   c. Perjanjian Kerjasama (PKS) dengan BUMD, Kadin,Gapensi dan Gapeksindo.
7. *Feeding pipeline* dengan RSUD, Rumah Sakit Rekanan YKP, PDAM, Pengembang yang sudah PKS dengan Divisi KPR.
8. Bersinergi dan berkolaborasi dengan Divisi Komersial, Divisi Hubungan Kelembagaan (Hubla), Divisi KPR dan Divisi UMKM dalam rangka peningkatan portofolio kredit komersial.

Strategi Pemasaran Kredit UMKM Tahun 2022

bank **bjb** melakukan beberapa strategi pemasaran untuk produk kredit UMKM selama tahun 2022 yakni sebagai berikut:

1. Fokus terhadap *monitoring pipeline* dengan mengoptimalkan *monitoring* terhadap pergerakan dan eksekusi *pipeline* dari kantor cabang oleh kantor wilayah.
2. Optimalisasi penawaran *top up* dengan cara kantor cabang fokus melakukan penawaran *top up* kepada debitur eksisting.
3. Melakukan *monitoring on call* terhadap debitur dengan kolektibilitas 2 (dua) serta penawaran *top up* terhadap debitur eksisting dengan koletibilitas 1 (satu).
4. Optimalisasi potensi desa melalui Program Desa *Digital*, Desa **bjb** dan Program *One Village One Company* (OVOC).
5. Optimalisasi saluran pemasaran melalui skema kerjasama pola kemitraan.
6. Pengembangan produk dan penyempurnaan bisnis proses (SOP dan biaya-biaya kredit)
7. Penyaluran Kredit UMKM pola *channeling* melalui Lembaga *Financial Technology*, BPR terafiliasi dan Koperasi dengan kinerja baik.
8. Melakukan kerjasama dengan perusahaan baik BUMN/sejenis maupun swasta untuk mendapatkan *referral* mitra bisnisnya.
9. *Refreshment* dan peningkatan kompetensi melalui pendidikan dan pelatihan tim UMKM.
10. Mendukung program Pemerintah Pusat dan Daerah dalam penyaluran kredit produktif untuk Segmen UMKM melalui Kredit Usaha Rakyat, Kredit Skema Subsidi Resi Gudang serta Kredit **bjb** Mesra.

2. Optimizing regional loan marketing through **bjb** Indah products.
3. Financing to developers and the health sector.
4. Optimizing the absorption of Loan Commitment Unsused (LCU).
5. Marketing Account Receivable (AR) financing and multifinance.
6. Optimization of Contractor Working Capital Loan (KMKK) products through:
   a. Integration of online bank guarantees into the Government Goods/Services Procurement Policy Agency (LKPP) system for Electronic Procurement Services (LPSE).
   b. Digiloan Host to Host (H2H) system with SP2D Online.
   c. Cooperation agreement with ROEs, Kadin, Gapensi and Gapeksindo.
7. Feeding pipeline with Hospitals, YKP Partner Hospitals, PDAM, Developers who had PKS with the KPR Division.
8. Synergize and collaborate with the Commercial Division, Hubla Division, KPR Division and MSME Division in order to increase the commercial loan portfolio.

Marketing Strategy of MSME Loan in 2022

bank **bjb** carried out several marketing strategies for MSME loan products during 2022, namely as follows:

1. Focus on monitoring pipelines by optimizing monitoring of the movement and execution of pipelines from branch offices by regional offices.
2. Optimizing top up offers by focusing particular branch offices to offer top up to existing debtors
3. Monitoring on call of debtors with collectability 2 (two) and offering top ups to existing debtors with collectability 1 (one).
4. Optimizing village potential through the Digital Village Program, Desa **bjb** and the One Village One Company (OVOC) Program.
5. Optimizing marketing channels through partnership schemes.
6. Product development and business process improvement (SOP and loan costs).
7. Channeling MSME Loans through the Financial Technology Institution, Affiliated BPRs and Cooperatives with good performance.
8. Collaborating with both BUMN/similar and private companies to get business partner referrals.
9. Refreshment and improvement of competencies through the education and training of the MSME team.
10. Supporting the Central and Regional Government programs in the distribution of productive loan to the MSME segment through the People's Business Loans, Warehouse Receipt Subsidy Loan Scheme as well as the **bjb** Mesra Program.

Strategi Pemasaran Kredit Pemilikan Rumah (KPR) dan Kredit Kendaraan Bermotor (KKB) Tahun 2022

Uraian terkait strategi pemasaran KPR dan KKB tahun 2022 yaitu antara lain adalah melakukan strategi-strategi sebagai berikut:

1. Fokus pada pencairan KPR non subsidi dan tetap mengoptimalkan potensi penyerapan KPR subsidi.
2. Penyerapan target kuota FLPP.
3. Meningkatkan kecepatan SLA Proses.
4. Meningkatkan *relationship* dengan pihak ketiga (pengembang, perusahaan dan lain-lain)
5. Meningkatkan *product holding*.
   a. *e-banking*, QRIS, DPLK, dan lain-lain
   b. Kredit KMKK untuk pengembang
6. Meningkatkan penyerapan produk Program Pemerintah lainnya (**bjb** KPR TAPERA dan **bjb** MLT BPJS Ketenagakerjaan).

Strategi Pemasaran Produk Dana Pihak Ketiga Tahun 2022

Strategi pemasaran yang telah dilakukan oleh produk dana bank **bjb** tahun 2022 diuraikan sebagai berikut:

1. Peningkatan dan pengembangan fitur baik produk maupun layanan yang dapat menunjang kebutuhan nasabah di era *digital* untuk menyediakan layanan perbankan yang lebih efisien guna mendukung proses pemulihan ekonomi nasional dengan stabilitas makroekonomi dan sistem keuangan yang terjaga.
2. Sinergitas dan kolaborasi dengan BPD-BPD lain di seluruh Indonesia juga merupakan strategi yang dilakukan guna menambah *feebased income* bank **bjb**.
3. Menyelenggarakan program promosi tematik yang menarik dan tepat sasaran, antara lain:
   a. Dream Theater (Surakarta)
   Program Promosi Tiket Konser *Dream Theater* Tahun 2022 adalah program promosi berupa pemberian tiket masuk Konser *Dream Theater* Tahun 2022 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

   b. Kerlap Kerlip (Kota Tangerang)
   Program Promosi **bjb** Tandamata Kerlap Kerlip adalah program promosi berupa pemberian tiket masuk konser Kerlap Kerlip Festival kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan
   c. Meraya (Medan)
   Program Promosi **bjb** Meraya Festival Tahun 2022 adalah program promosi berupa pemberian tiket masuk Konser Meraya Festival Tahun 2022 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

Marketing Strategy of Housing Loan (KPR) and Motor Vehicle Loans (KKB) in 2022

The description regarding the marketing strategy KPR and KKB for 2022 included implementing the following strategies:

1. Focus on disbursing non-subsidized KPR and continuing to optimize the absorption potential of subsidized KPR.
2. Absorption of FLPP quota targets
3. Increase Process SLA speed.
4. Improve relationships with third parties (developers, companies and others)
5. Increase product holding.
   a. e-banking, QRIS, Financial Institution Pension Fund, and others
   b. KMKK loan for developers
6. Increase the absorption of other Government Program products (**bjb** KPR TAPERA and **bjb** MLT BPJS Ketenagakerjaan).

Marketing Strategy of Third Parties Fund in 2022

Marketing strategy that has been carried out by bank **bjb** fund products in 2022 is described as follows:

1. Improving and developing features for both products and services that could support customer needs in the digital era to provide more efficient banking services to support the national economic recovery process with maintained macroeconomic stability and financial systems.

2. Synergy and collaboration with other BPDs throughout Indonesia was also a strategy undertaken to increase bank **bjb** fee-based income.
3. Organizing attractive and targeted thematic promotional programs, including:
   a. Dream Theater (Surakarta)
   The 2022 Dream Theater Concert Ticket Promotion Program was a promotional program in the form of awarding tickets for the 2022 Dream Theater Concert to customers who were willing to take part in the promotional program according to the provisions.
   b. Kerlap Kerlip (Tangerang City)
   The **bjb** Tandamata Kerlap Kerlip Promotion Program was a promotional program in the form of giving tickets to the Kerlap Kerlip Festival concert to customers who were willing to take part in the promotional program according to the provisions
   c. Meraya (Medan)
   The **bjb** Meraya Festival 2022 Promotion Program was a promotional program in the form of giving entrance tickets to the 2022 Meraya Festival Concert to customers who were willing to take part in the promotional program according to the provisions.

d. *Now Playing* (Kota Cimahi)
Program Promosi Tiket *Now Playing Festival* Tahun 2022 adalah program promosi berupa pemberian tiket masuk *Now Playing Festival* Tahun 2022 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

e. *Road to Now Playing* (Bali)
Program Promosi **bjb** *Road to Now Playing Festival* adalah program promosi berupa pemberian tiket masuk kegiatan *Road to Now Playing Festival* kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

f. Solo Batik (Surakarta)
Program Promosi **bjb** Solo Batik *Music Festival* Tahun 2022 adalah program promosi berupa pemberian tiket masuk konser Solo Batik *Music Festival* kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

g. *Sound of Downtown* (Surabaya)
Program Promosi *Sound of Downtown* adalah program promosi berupa pemberian tiket masuk konser *Sound of Downtown* kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

h. *Sound Session* (Balikpapan)
Program Promosi Tiket Konser *Sound Session* Tahun 2022 adalah program promosi berupa pemberian tiket masuk *Sound Session* Tahun 2022 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

i. Westlife (DIY Yogyakarta)
Program Promosi **bjb** Tandamata Westlife Tahun 2022 adalah program promosi berupa pemberian tiket masuk Konser Westlife *The Wild Dreams Tour* Tahun 2022 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

Selain itu, bank **bjb** melakukan beberapa kegiatan pemasaran untuk produk dana pihak ketiga selama tahun 2022 yakni sebagai berikut:

1. Kerjasama Penghimpunan DPK dengan pihak ketiga:
   a. Dana Tunjangan Pendidik dan Tenaga Kependidikan (Dana Sertifikasi) Kerjasama bank **bjb** dengan Direktorat Guru dan Tenaga Kependidikan Kementerian Pendidikan dan Kebudayaan terkait dengan penyaluran Dana Tunjangan Pendidik dan Tenaga Kependidikan untuk jenjang Pendidikan Dasar, Pendidikan Menengah, Taman Kanak-Kanak, Pendidikan Anak Usia Dini (PAUD), dan Pendidikan Anak Usia Dini Non-Formal dan Informal (PAUDNI) dengan total dana yang disalurkan selama 2022 sebesar ±Rp7,2 triliun.
   b. Dana Bantuan Operasional Sekolah (BOS) Kerjasama bank **bjb** dengan Dinas Pendidikan Provinsi Jawa Barat dan Dinas Pendidikan Provinsi Banten dalam penyaluran Dana Bantuan Operasional Sekolah (BOS) untuk sekolah tingkat Sekolah Dasar dan Sekolah Menegah Pertama di

d. Now Playing (Cimahi City)
The 2022 Now Playing Festival Ticket Promotion Program was a promotional program in the form of giving 2022 Now Playing Festival entry tickets to customers who were willing to take part in the promotional program according to the provisions.

e. Road to Now Playing (Bali)
The **bjb** Road to Now Playing Festival Promotion Program was a promotional program in the form of giving entrance tickets to Road to Now Playing Festival activities to customers who were willing to take part in the promotional program according to the provisions.

f. Solo Batik (Surakarta)
The 2022 **bjb** Solo Batik Music Festival Promotion Program was a promotional program in the form of giving tickets to the Solo Batik Music Festival concert to customers who were willing to take part in the promotional program according to the provisions.

g. Sound of Downtown (Surabaya)
The Sound of Downtown Promotion Program was a promotional program in the form of awarding Sound of Downtown concert tickets to customers who were willing to take part in the promotional program in accordance with the provisions.

h. Sound Session (Balikpapan)
The 2022 Sound Session Concert Ticket Promotion Program was a promotional program in the form of awarding Sound Session 2022 entry tickets to customers who were willing to take part in the promotional program according to the provisions.

i. Westlife (DIY Yogyakarta)
The **bjb** Tandamata Westlife 2022 Promotion Program was a promotional program in the form of giving entrance tickets to the 2022 Westlife The Wild Dreams Tour Concert to customers who were willing to take part in the promotional program according to the provisions.

Furthermore, bank **bjb** carried out several marketing strategies activity for third parties fund products during 2022, namely as follows:

1. Cooperation of DPK Collections with third parties:
   a. Educators and Education Personnel Allowances Fund (Certification Fund) bank **bjb** collaboration with the Directorate General of Teachers and Education Personnel of the Ministry of Education and Culture is related to the distribution of the Allowance Fund for Educators and Education Personnel for Basic Education, Secondary Education, Kindergarten, Early Childhood Education (PAUD), and Non-Formal and Informal Early Childhood Education (PAUDNI) with total funds disbursed during 2022 amounted to ±IDR7.2 trillion.
   b. School Operational Assistance Fund (BOS) bank **bjb** cooperation with the West Java Provincial Education Office and the Banten Provincial Education Office in the distribution of School Operational Assistance Funds (BOS) for elementary and Juneor high school level schools in

wilayah Jawa Barat dan Banten dengan total dana yang disalurkan selama 2022 sebesar ±Rp9,3 triliun.

c. Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT Taspen dalam hal penyaluran dana pensiun dengan total penyaluran sebesar ±Rp4,8 triliun kepada 1.477.063 pensiunan ASN.

d. Perjanjian Kerjasama Penyaluran Dana Hibah Bantuan Sosial Perbaikan Rumah Tidak Layak Huni (RUTILAHU) Dinas Perumahan dan Pemukiman Provinsi Jawa Barat dengan total penyaluran Rp190 miliar 422 LKM dan penambahan anggaran belanja tambahan RUTILAHU sebesar Rp118 miliar.

e. Bekerja sama dengan Pejabat Pembuat Komitmen Rumah Swadaya Satuan Kerja Non Vertikal Tertentu Penyediaan Perumahan Provinsi Jawa Barat terkait Penyaluran Dana Bantuan Stimulan Perumahan Swadaya (BSPS) dengan total penyaluran Rp358,3 miliar *Number of Account* (NoA) 17.916.

f. *Memorandum of Understanding* (MoU) dengan ASABRI dalam pembayaran manfaat program tabungan hari tua, jaminan kecelakaan kerja, dan jaminan kematian termasuk nilai tunai iuran pensiun bagi prajurit TNI, anggota Polri, dan pegawai ASN di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia. Gaji pensiun yang disalurkan selama tahun 2022, sebesar ±Rp221,5 miliar.

2. Melakukan strategi pemasaran melalui pendekatan komunitas (*community marketing*) melalui ATM Co Branding bank **bjb**, di antaranya dengan komunitas:
   a. Ikatan Pengusaha Muslimah Indonesia (IPEMI) Provinsi Jawa Barat
   b. Ikatan Persaudaraan Haji Indonesia (IPHI) Provinsi Jawa Barat
   c. Karang Taruna Kabupaten Bandung
   d. Komunitas Balad FC
   e. KONI Kabupaten Ciamis
   f. PKK Kabupaten Bandung
3. Menyelenggarakan program promosi tabungan sebagai berikut.
   a. Program promosi **bjb** Saving Fun, pemberian hadiah langsung kepada nasabah yang menempatkan dana di tabungan dan giro dalam jangka waktu tertentu, periode program 17 Januari sampai dengan 31 Maret 2022.
   b. Program promosi tabungan **bjb** Tandamata Berjangka, pemberian hadiah langsung kepada nasabah yang membuka rekening **bjb** Tandamata Berjangka, periode program 3 Januari sampai dengan 12 September 2022.
   c. Program promosi tabungan **bjb** Tandamata SiMuda, pemberian hadiah langsung kepada nasabah yang membuka rekening **bjb** Tandamata SiMuda dengan rentang usia 18-30 tahun, periode program 3 Januari sampai dengan 12 September 2022.
   d. Program promosi tabungan **bjb** Lucky Birthday dalam rangka HUT bank **bjb** dengan skema pemberian hadiah langsung kepada nasabah yang menempatkan dana dalam jangka waktu tertentu, periode program 11 April sampai dengan 30 Juni 2022.

West Java and Banten with total funds distributed during 2022 amounted to ±Rp9,3 triliun.

c. Distribution of bank **bjb** Pension Funds in collaboration with PT Taspen in terms of distribution of pension funds with a total distribution of amounted to ±IDR4.8 trillion to 1,477,063 ASN retirees.

d. Cooperation Agreement for the Distribution of Grants for Social Assistance for Improvements to Unfit for Living Houses (RUTILAHU) of the Department of Housing and Settlements of West Java Province with a total disbursement of IDR190 billion 422 MFIs and the addition of an additional RUTILAHU budget of IDR118 billion.

e. Collaborating with the Commitment Making Official for Self-Help Homes for Certain Non Vertical Work Units for West Java Province Housing Provision related to the Distribution of Self-Help Housing Stimulant Assistance (BSPS) with a total disbursement of IDR358.3 billion Number of Accounts (NoA) 17,916.

f. Memorandum of Understanding (MoU) with ASABRI in the payment of old-age savings program benefits, work accident insurance, and death benefits including the cash value of pension contributions for TNI soldiers, Polri members, and ASN employees within the Ministry of Defense and the Indonesian National Police. Pension salaries distributed during 2022 amounted to ±IDR221.5 billion.

2. Carry out a marketing strategy through a community approach (Community Marketing) through bank **bjb** Co Branding ATM, including with the community:
   a. Ikatan Pengusaha Muslimah Indonesia (IPEMI) West Java Province
   b. Ikatan Persaudaraan Haji Indonesia (IPHI) West Java Province
   c. Karang Taruna Bandung Regency
   d. Balad FC Community
   e. KONI Ciamis Regency
   f. PKK Bandung Regency
3. Organizing savings promotion programs as follows:
   a. Promotional program **bjb** Saving Fun, giving gifts directly to customers who placed funds in savings and current accounts for a certain period of time, program period January 17 to March 31, 2022.
   b. The **bjb** Tandamata Futures savings promotion program, giving direct gifts to customers who opened a **bjb** Tandamata Futures account, program period January 3 to September 12, 2022.
   c. The **bjb** Tandamata SiMuda savings promotion program, giving direct gifts to customers who opened a **bjb** Tandamata SiMuda account aged 18-30 years, program period January 3 to September 12, 2022.
   d. Promotional program for **bjb** Lucky Birthday savings in the context of bank **bjb** anniversary with a direct gift scheme to customers who placed funds within a certain period of time, program period April 11 to June 30, 2022.

e. Program promosi Tandamata Merdeka, pemberian hadiah langsung kepada nasabah dengan penempatan dana di tabungan atau giro dalam jangka waktu tertentu, periode program 18 Juli sampai dengan 30 September 2022.
f. Program promosi tabungan **bjb** Kids Saving Plan, pemberian hadiah langsung kepada nasabah yang membuka rekening berjangka dengan rekening sumber dana *My First* dan Simpel, periode program 18 Juli sampai dengan 30 September 2022.
g. Program promosi tabungan **bjb** Amazing SurePrize, pemberian hadiah langsung kepada Nasabah yang menempatkan dana di tabungan dan giro dalam jangka waktu tertentu, periode program 14 November sampai dengan 31 Desember 2022.
h. Program promosi Gebyar Tandamata bank **bjb**, pemberian hadiah langsung kepada nasabah yang menempatkan dana di tabungan dan giro dalam jangka waktu tertentu, periode program 14 November sampai dengan 31 Desember 2022.
i. Program promosi tabungan **bjb** BOOM SurePrize, pemberian hadiah langsung kepada nasabah yang menempatkan dana di tabungan dan giro dalam jangka waktu tertentu, periode program 12 Desember sampai dengan 31 Desember 2022.

4. Menyelenggarakan *campaign activity* secara berkesinambungan di antaranya:
   a. Partisipasi pada kegiatan KREASIMUDA di SMESCO Jakarta pada tanggal 23 Agustus 2022.
   b. Sosialisasi produk tabungan Simpanan Pelajar di SMAN 8 Bandung pada tanggal 23 Agustus 2022.
   c. Akselerasi Implementasi Program Satu Rekening Satu Pelajar (KEJAR) di Jawa Barat (Gedung Sate) pada tanggal 15 September 2022.
   d. Sosialisasi produk tabungan Simpanan Pelajar, program KEJAR (Satu Rekening Satu Pelajar) serta Pembukaan Rekening Massal Tabungan Pelajar di Kabupaten Sumedang dengan total NoA sebanyak 5.000 rekening.
   e. **bjb** *Goes To School* yang dilakukan oleh Kantor Cabang dengan kunjungan edukasi dan literasi serta *pick up service* ke masing-masing sekolah secara rutin.
   f. Berpartisipasi dalam kegiatan Fin Expo Tahun 2022 di Central Park-Jakarta tanggal 26-30 Oktober 2022 bersama Otoritas Jasa Keuangan, Lembaga Jasa Keuangan, serta Industri Keuangan Lainnya.
   g. Berpartisipasi dalam kegiatan Bulan Inklusi Keuangan Tahun 2022 tanggal 6 November 2022 bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat dan Pemerintah Provinsi Jawa Barat.
   h. Pemberian beasiswa program Karawang Cerdas di Kabupaten Karawang sebanyak 10.000 NoA **bjb** Simpanan Pelajar (SimPel) PPP dengan total penyaluran beasiswa sebesar Rp10.000.000.000.

e. The Tandamata Merdeka promotion program, giving direct prizes to customers by placing funds in Savings or Current Accounts within a certain period of time, program period July 18 to September 30, 2022.
f. The **bjb** Kids Saving Plan savings promotion program, giving direct gifts to Customers who opened Futures Accounts with My First and Simple fund source accounts, period program July 18 to September 30, 2022.
g. The Amazing SurePrize **bjb** savings promotion program, giving direct prizes to customers who placed funds in Savings and Current Accounts within a certain period of time, period program November 14 to December 31, 2022.
h. bank **bjb** Gebyar Tandamata promotion program, giving direct gifts to customers who placed funds in savings and current accounts for a certain period of time, program period November 14 to December 31, 2022.
i. The **bjb** BOOM SurePrize savings promotion program, giving direct prizes to customers who placed funds in Savings and Current Accounts within a certain period of time, period program December 12 to December 31, 2022.

4. Organizing campaign activities on an ongoing basis including:
   a. Participation in KREASIMUDA activities at SMESCO Jakarta on August 23, 2022.
   b. Socialization of the Student Savings savings product at SMAN 8 Bandung on August 23, 2022.
   c. Acceleration of the Implementation of the One Student Account Program (KEJAR) in West Java (Gedung Sate) on September 15, 2022.
   d. Socialization of Student Savings savings products, the KEJAR (One Student One Account) program and the Opening of Mass Student Savings Accounts in Sumedang Regency with a total of 5,000 account NoAs.
   e. **bjb** Goes To School conducted by Branch Offices with educational and literacy visits as well as pick up service to each school on a regular basis.
   f. Participate in the 2022 Fin Expo activities at Central Park-Jakarta on October 26-30, 2022 with the Financial Services Authority, Financial Services Institutions, and Other Financial Industries.
   g. Participated in the 2022 Financial Inclusion Month activities on November 6, 2022 together with the West Java Regional Office 2 Financial Services Authority and the West Java Provincial Government.
   h. Providing scholarships for the Smart Karawang program in Karawang Regency as many as 10,000 NoA **bjb** Simpanan Pelajar (SimPel) PPP with a total scholarship distribution of IDR10,000,000,000.

Strategi Pemasaran bjb Prioritas Tahun 2022

Kegiatan dan program untuk meningkatan jumlah dana kelolaan dan meningkatkan pencapaian produk **bjb** Prioritas yang dijalankan pada tahun 2022 di antaranya sebagai berikut:

1. **Program *Bundling Sureprize***
   Pelaksanaan Program *Bundling Sureprize* sesuai dengan memo nomor 159/DJK-BPR/M/2022 perihal Pelaksanaan Program *Bundling Sureprize* **bjb** Prioritas tahun 2022, periode program mulai dari 1 April 2022 sampai dengan 30 November 2022.
2. **Program *Member Get Member***
   Pelaksanaan program *member get member* sesuai dengan memo nomor 131/DJK-BPR/M/2022 perihal Pelaksanaan Program *Member Get Member* 2022 **bjb** Prioritas, periode program mulai dari 1 Maret 2022 sampai dengan 30 November 2022.
3. **Program *Duo Invest***
   Pelaksanaan program *Duo Invest* sesuai dengan memo nomor 105/DJK-BPR/M/2022 perihal Pelaksanaan Program Duo Invest **bjb** Prioritas tahun 2022, periode program mulai dari 2 Februari 2022 sampai dengan 30 Oktober 2022.
4. **Program *Savings Club***
   Pelaksanaan program *Saving's Club* sesuai dengan memo nomor 150/DJK-BPR/M/2022 perihal Pelaksanaan Program *Saving's Club* **bjb** Prioritas tahun 2022, periode program mulai dari 22 Maret 2022 sampai dengan 30 November 2022.
5. **Webinar Sosialisasi Perpajakan tentang Program Pengungkapan Sukarela (PPS) bersama Direktorat Jenderal Pajak**
   Mengadakan webinar sekaligus sosialisasi mengenai PPS untuk nasabah **bjb** Prioritas, dengan mengundang narasumber ternama, yaitu Kepala Kantor Wilayah DJP Jawa Barat 1 dan Kepala Kantor Wilayah DJP Banten.
   Sosialisasi PPS Bersama Kepala Kantor Wilayah Banten
   Hari/Tanggal : Jumat, 4 Maret 2022
   Tempat : Zoom *Webinar*
   Peserta : Nasabah **bjb** Prioritas Kanwil IV Banten

   Sosialisasi PPS Bersama Kepala Kantor Wilayah Jawa Barat 1
   Hari/Tanggal : Selasa, 8 Maret 2022
   Tempat : Zoom *Webinar*
   Peserta : Nasabah **bjb** Prioritas
6. **Kegiatan Pemasaran Pada *Event* Bandung *Meet Up* Europian – American**
   Mengadakan kegiatan pemasaran *event* Bandung *Meet Up* Europian – American
   Hari/Tanggal : Sabtu, 5 Februari 2022
   Tempat : Balerea Lama Summarecon Bandung – Gede Bage

Marekting Strategy of bjb Prioritas in 2022

Activities and programs to increase the amount of managed funds and increase the achievement of **bjb** Prioritas products to be carried out in 2022 include the following:

1. **Bundling Sureprize Program**
   Implementation of the Sureprize Bundling Program in accordance with memo number 159/DJK-BPR/M/2022 concerning Implementation of the **bjb** Prioritas Sureprize Bundling Program in 2022, the program period starts from April 1, 2022 to November 30, 2022.
2. **Member Get Member Program**
   The implementation of the member get member program was in accordance with memo number 131/DJK-BPR/M/2022 concerning Implementation of the 2022 **bjb** Prioritas Member Get Member Program, the program period starts from March 1, 2022 to November 30, 2022.
3. **Duo Invest Program**
   The implementation of the Duo Invest program was in accordance with memo number 105/DJK-BPR/M/2022 concerning Implementation of the **bjb** Prioritas Duo Invest Program in 2022, the program period starts from February 2, 2022 to October 30, 2022.
4. **Savings Club Program**
   The implementation of the Saving's Club program was in accordance with memo number 150/DJK-BPR/M/2022 concerning Implementation of the **bjb** Prioritas Saving's Club Program in 2022, the program period started from March 22, 2022 to November 30, 2022.
5. **Tax Dissemination Webinar on the Voluntary Disclosure Program (PPS) with the Directorate General of Taxes**
   Holding a webinar as well as outreach about PPS for **bjb** Prioritas customers, by inviting well-known sources, namely the Head of the West Java 1 DGT Regional Office and the Head of the Banten DGT Regional Office.
   PPS Socialization with the Head of the Banten Regional Office
   Day/Date : Friday, March 4, 2022
   Venue : Zoom Webinar
   Participants : **bjb** Prioritas Customers Regional Office IV Banten

   PPS Socialization with Head of West Java Regional Office 1
   Day/Date : Tuesday, March 8, 2022
   Venue : Zoom Webinar
   Participants : **bjb** Prioritas customers
6. **Marketing Activities at the Bandung Meet Up Europian – American Event**
   Held marketing activities for the Bandung Meet Up Europian – American event
   Day/Date : Saturday, February 5, 2022
   Venue : Balerea Lama Summarecon Bandung – Gede Bage

7. ***Kartini Day Private Event Soiree and Styling Session* with Gucci**
   Mengadakan *private event* bekerja sama dengan *brand* Gucci, mengundang nasabah **bjb** Prioritas yang terpilih dengan kategori total DPK tertinggi *Top*-5, penempatan premi *Bancassurance* tertinggi dan nasabah dengan AUM Reksadana tertinggi. *Private Event* ini memiliki tujuan sebagai salah satu bentuk apresiasi serta untuk meningkatkan loyalitas nasabah *prime* **bjb** Prioritas.
   Hari/Tanggal : Selasa, 26 April 2022
   Tempat : Gucci Store Senayan City
   Peserta : Nasabah **bjb** Prioritas

8. **Kegiatan Pemasaran dalam *Event Tournament Golf* "Bupati Sumedang Cup 2022"**
   Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*Community Marketing*) dalam *Tournament Golf* Bupati Sumedang Cup 2022.
   Hari/Tanggal : Minggu, 19 Juni 2022
   Tempat : Bandung Giri Graha Golf & Resort (BGG)
   Peserta : Komunitas Golf dan Nasabah **bjb** Prioritas

9. ***Customer Gathering* Nasabah bjb Prioritas Kota Palembang**
   Mengadakan *customer gathering* di Kota Palembang khusus untuk menyapa nasabah prioritas Palembang dan memberikan informasi mengenai konsep *wealth protection and distribution*, bekerjasama dengan *partner* perusahaan Asuransi – Equity Life.
   Hari/Tanggal : Kamis, 23 Juni 2022
   Tempat : Golden Abalone Restaurant – The Arista Hotel
   Peserta : Nasabah **bjb** Prioritas Palembang

10. ***Customer Gathering* Nasabah bjb Prioritas Kota Serang**
    Mengadakan *customer gathering* di Kota Serang khusus untuk menyapa nasabah prioritas Serang, dalam rangka acara pengundian hadiah program *Saving's Club* serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan *partner* perusahaan Asuransi – Equity Life.
    Hari/Tanggal : Kamis, 21 Juli 2022
    Tempat : Satu Tempat Café & Eatery
    Peserta : Nasabah **bjb** prioritas Serang

11. ***Customer Gathering* Nasabah bjb Prioritas Kota Tasikmalaya**
    Mengadakan *customer gathering* di Kota Tasikmalaya khusus untuk menyapa nasabah prioritas Tasikmalaya, dalam rangka acara pengundian hadiah program *Saving's Club* serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan *partner* perusahaan Asuransi – Equity Life.
    Hari/Tanggal : Selasa, 26 Juli 2022
    Tempat : Hotel Santika Tasikmalaya
    Peserta : Nasabah **bjb** Prioritas Tasikmalaya

7. **Kartini Day Private Event Soiree and Styling Session with Gucci**
   Holding a private event in collaboration with the Gucci brand, inviting selected **bjb** Prioritas customers with the highest Top-5 total TPF category, the highest Bancassurance premium placement and customers with the highest Mutual Fund AUM. This Private Event had a goal as a form of appreciation and to increase the loyalty of prime **bjb** Prioritas customers.
   Day/Date : Tuesday, April 26, 2022
   Place : Gucci Store Senayan City
   Participants : **bjb** Prioritas customers

8. **Marketing Activities in the Golf Tournament Event "Regent Sumedang Cup 2022"**
   Carrying out marketing strategies through sponsorship events and community approaches (Community Marketing) in the 2022 Sumedang Regent Cup Golf Tournament.
   Day/Date : Sunday, June 19, 2022
   Place : Bandung Giri Graha Golf & Resort (BGG)
   Participants : Golf Community and **bjb** Prioritas Customers

9. **Customer Gathering of bjb Prioritas Palembang City Customers**
   Holding a customer gathering in Palembang specifically to greet Palembang's priority customers and provide information on the concept of wealth protection and distribution, in collaboration with an Insurance company partner - Equity Life.
   Day/Date : Thursday, June 23, 2022
   Place : Golden Abalone Restaurant – The Arista Hotel
   Participants : **bjb** Prioritas Palembang customers

10. **Customer Gathering for bjb customers is a priority for Serang City**
    Holding customer gatherings in Serang City specifically to greet Serang priority customers, in the framework of the Saving's Club program prize draw and provide information about the concept of Wealth Protection and Distribution, in collaboration with Insurance company partners - Equity Life.
    Day/Date : Thursday, July 21, 2022
    Place : One Place Café & Eatery
    Participants : Serang **bjb** Prioritas customers

11. **Customer Gathering for bjb customers is a priority for Tasikmalaya City**
    Holding a customer gathering in Tasikmalaya City specifically to greet Tasikmalaya's priority customers, in the framework of the Saving's Club program prize draw and provided information about the concept of Wealth Protection and Distribution, in collaboration with an Insurance company partner - Equity Life.
    Day/Date : Tuesday, July 26, 2022
    Place : Hotel Santika Tasikmalaya
    Participants : Tasikmalaya **bjb** Prioritas customers

12. ***Customer Gathering*** **Nasabah Outlet bjb Prioritas Teuku Umar**

Mengadakan *customer gathering* khusus untuk menyapa nasabah prioritas Bandung, dalam rangka acara pengundian hadiah program *Saving's Club* dan memberikan informasi mengenai produk *remittance* dan *trade finance* serta memberikan informasi mengenai konsep *wealth protection and distribution* bekerjasama dengan *partner* perusahaan Asuransi – Equity Life.

Hari/Tanggal : Selasa, 9 Agustus 2022
Tempat : Hotel Sensa Bandung
Peserta : Nasabah **bjb** Prioritas OBP Teuku Umar Bandung

13. ***Join Event Customer Gathering*** **Hartadinata Abadi**

Melakukan strategi pemasaran melalui *event sponsorship* dalam rangkaian acara Jakarta *Jewellery Fair*, dengan pendekatan komunitas (*community marketing*) pemilik grosir dan toko emas di seluruh Indonesia yang diadakan di Fairmont Hotel Jakarta.

Hari/Tanggal : :Sabtu, 20 Agustus 2022
Tempat : Fairmont Hotel Jakarta
Peserta : Komunitas Pengusaha Emas

14. **Kegiatan Pemasaran pada Kegiatan Muscab PDGI (Persatuan Dokter Gigi Indonesia) Kabupaten Bandung Barat**

Melakukan strategi pemasaran melalui *event sponsorship* melalui pendekatan komunitas (*community marketing*) persatuan Dokter Gigi Indonesia di Kabupaten Bandung Barat.

Hari/Tanggal : Sabtu, 27 Agustus 2022
Tempat : *Meeting Room* Bale Pare Kota Baru Parahyangan
Peserta : Persatuan Dokter Gigi Indonesia Kabupaten Bandung Barat

15. ***Join Event Customer Gathering Product Launching with*** **Michael Kors**

Mengadakan *join event* bekerja sama dengan *brand* Michael Kors, mengundang nasabah **bjb** Prioritas yang terpilih. *Join event* ini memiliki tujuan sebagai salah satu bentuk apresiasi serta untuk meningkatkan loyalitas nasabah *prime* **bjb** Prioritas.

Hari/Tanggal : Kamis, 1 September 2022
Tempat : Michael Kors Store Senayan City
Peserta : Nasabah **bjb** Prioritas

16. **Program Pemasaran dalam *Event* Konser Westlife Prambanan**

Melakukan strategi pemasaran melalui program tabungan menarik dengan hadiah paket akomodasi dan tiket konser Westlife, yang diberikan khusus untuk nasabah **bjb** Prioritas.

Periode Program : 22 Agustus 2022 s/d 9 September 2022

12. **Customer Gathering of bjb Prioritas Outlet Teuku Umar**

Holding a special customer gathering to greet Bandung's priority customers, in the framework of the Saving's Club program prize draw and provided information on remittance and trade finance products as well as provided information on the concept of wealth protection and distribution in collaboration with an Insurance company partner - Equity Life.

Day/Date : Tuesday, August 9, 2022
Place : Hotel Sensa Bandung
Participants : **bjb** Prioritas customers OBP Teuku Umar Bandung

13. **Join the Hartadinata Abadi Customer Gathering Event**

Implementing a marketing strategy through sponsorship events in the Jakarta Jewelery Fair series of events, with a community marketing approach for wholesalers and gold shop owners throughout Indonesia held at the Fairmont Hotel Jakarta.

Day/Date : Saturday, August 20, 2022
Place : Fairmont Hotel Jakarta
Participants : Gold Entrepreneurs Community

14. **Marketing Activities at PDGI Muscab Activities (Indonesian Dentists Association) West Bandung Regency**

Carrying out a marketing strategy through event sponsorship through a community approach (community marketing) for the Association of Indonesian Dentists in West Bandung Regency.

Day/Date : Saturday, August 27, 2022
Place : Meeting Room Bale Pare Kota Baru Parahyangan
Participants : Association of Indonesian Dentists, West Bandung Regency

15. **Join the Customer Gathering Product Launching Event with Michael Kors**

Holding a joint event in collaboration with the Michael Kors brand, inviting selected **bjb** Prioritas customers. This joining event had a goal as a form of appreciation as well as to increase the loyalty of prime **bjb** Prioritas customers.

Day/Date : Thursday, September 1, 2022
Place : Michael Kors Store Senayan City
Participants : **bjb** Prioritas customers

16. **Marketing Program in the Prambanan Westlife Concert Event**

Carrying out marketing strategies through attractive savings programs with accommodation package prizes and Westlife concert tickets, given specifically for **bjb** Prioritas customers.

Program Period : August 22, 2022 to September 9, 2022

17. ***Customer Gathering – Market Update* Allianz Indonesia**
Mengadakan *customer gathering* memberikan informasi mengenai *market update* dan peluang investasi di Kuartal IV tahun 2022, bekerjasama dengan *partner* perusahaan Asuransi – Allianz Indonesia.
Hari/Tanggal : Kamis, 15 September 2022
Tempat : Kembang Goela Restaurant Jakarta
Peserta : Nasabah **bjb** Prioritas

18. **Kegiatan Pemasaran dalam *Event Tournament* "Walikota Golf Cup 2022"**
Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*Community Marketing*) dalam *Tournament Golf* Walikota Golf Cup 2022.
Hari/Tanggal : Minggu, 18 September 2022
Tempat : Mountain View Golf Club Bandung
Peserta : Komunitas Golf dan Nasabah **bjb** Prioritas

19. **Kegiatan Pemasaran dalam *Event Tournament* Golf "Kota Baru Parahyangan *Event Tourmaent* 2022"**
Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*Community Marketing*) dalam *Tournament Golf* Kota Baru Parahyangan *Event Tournament* 2022.
Hari/Tanggal : Minggu, 2 Oktober 2022
Tempat : Kota Baru Patahyangan Golf Club
Peserta : Komunitas Golf dan Nasabah **bjb** Prioritas

20. ***Private Event Styling Session with* Mandjha Ivan Gunawan Prive di Kota Bogor**
Mengadakan *private event* bekerja sama dengan *brand* Mandjha Ivan Gunawan *Prive*, mengundang nasabah **bjb** Prioritas Kota Bogor. *Private event* ini memiliki tujuan sebagai salah satu bentuk apresiasi serta untuk meningkatkan loyalitas nasabah *prime* **bjb** Prioritas.
Hari/Tanggal : Sabtu, 24 September 2022
Tempat : Mandjha Ivan Gunawan Store Bogor
Peserta : Nasabah **bjb** Prioritas Kota Bogor

21. **Kegiatan Pemasaran pada Kegiatan FGD dengan Narasumber Bupati Kabupaten Bandung tentang "Pembangunan Daerah" dan *Building Creativity* with Pergubi Jabar**
Melakukan strategi pemasaran melalui *event sponsorship* melalui pendekatan komunitas (*community marketing*) akademisi (profesor) dari berbagai kampus di Jawa Barat.
Hari/Tanggal : Sabtu, 8 Oktober 2022
Tempat : *Meeting Room* Villa SImpay Kimfa - Banjaran
Peserta : Persatuan Guru Besar Indonesia DPD Jawa Barat

22. **Kegiatan Pemasaran dalam Education Exhibition with Edlink ConneX**
Melakukan strategi pemasaran dalam *Education Expo* yang diadakan oleh Edlink-ConneX, sekaligus memberikan *loyalty event* kepada nasabah **bjb** Prioritas yang akan menyekolakan

17. **Customer Gathering – Market Update Allianz Indonesia**
Holding a customer gathering providing information regarding market updates and investment opportunities in the fourth quarter of 2022, in collaboration with an Insurance company partner – Allianz Indonesia.
Day/Date : Thursday, September 15, 2022
Place : Kembang Goela Restaurant Jakarta
Participants : **bjb** Prioritas customers

18. **Marketing Activities in the "Mayor Golf Cup 2022" Tournament Event**
Carrying out marketing strategies through sponsorship events and community approaches (Community Marketing) in the 2022 Mayor Golf Cup Golf Tournament.
Day/Date : Sunday, September 18, 2022
Place : Mountain View Golf Club Bandung
Participants : Golf Community and **bjb** Prioritas Customers

19. **Marketing Activities in the Golf Tournament Event "Kota Baru Parahyangan Event Tourmaent 2022"**
Carrying out marketing strategies through event sponsorship and community approach (Community Marketing) in the Kota Baru Parahyangan Golf Tournament Event Tournament 2022.
Day/Date : Sunday, October 2, 2022
Place : Kota Baru Parahyangan Golf Club
Participants : Golf Community and **bjb** Prioritas Customers

20. **Private Event Styling Session with Mandjha Ivan Gunawan Prive in Bogor City**
Holding a private event in collaboration with the Mandjha brand Ivan Gunawan Prive, inviting **bjb** Prioritas Bogor City customers. This private event had a goal as a form of appreciation and to increase the loyalty of prime **bjb** Prioritas customers.
Day/Date : Saturday, September 24, 2022
Place : Mandjha Ivan Gunawan Store Bogor
Participants : Bogor City **bjb** Prioritas customers

21. **Marketing Activities in FGD Activities with Resource Persons District Head. Bandung on "Regional Development" and Building Creativity with Pergubi Jabar**
Carry out marketing strategies through sponsorship events through community marketing approaches from academics (professors) from various campuses in West Java.
Day/Date : Saturday, October 8, 2022
Place : Meeting Room Villa SIMpay Kimfa - Banjaran
Participants : Association of Indonesian Professors DPD West Java

22. **Marketing Activities in Education Exhibition with Edlink ConneX**
Carrying out marketing strategies at the Education Expo held by Edlink-ConneX, as well as providing loyalty events to **bjb** Prioritas customers who were going to send their children

anak ke luar negeri dan sedang mencari informasi mengenai kampus luar negeri.

Hari/Tanggal : Selasa, 18 Oktober 2022
Tempat : Pullman Hotel Grand Central Bandung
Peserta : Nasabah **bjb** Prioritas dan Orangtua Murid

23. **Program Pemasaran dalam *Event* Konser Bergembira Bersama**
Melakukan strategi pemasaran melalui program tabungan menarik dengan hadiah tiket konser Bergembira Bersama, yang diberikan khusus untuk nasabah **bjb** Prioritas.
Periode Program : 24 Oktober 2022 - 11 November 2022

24. **Program Pemasaran dalam *Event* Konser *Now Playing* Festival Bali**
Melakukan strategi pemasaran melalui program tabungan menarik dengan hadiah tiket konser *Now Playing* Festival Bali, yang diberikan khusus untuk nasabah **bjb** Prioritas.
Periode Program : November 2022

25. **Kegiatan Pemasaran pada Ikatan Dokter Indonesia (IDI) Kabupaten Sukabumi**
Melakukan strategi pemasaran melalui *event sponsorship* melalui pendekatan komunitas (*Community Marketing*) Ikatan Dokter Indonesia Kab. Sukabumi.
Hari/Tanggal : Sabtu, 29 Oktober 2022
Tempat : Hotel Samudera Pelabuhan Ratu
Peserta : Ikatan Dokter Indonesia (IDI) Kabupaten Sukabumi

26. ***Customer Gathering* Nasabah *Outlet* bjb Prioritas Cabang Utama**
Mengadakan *customer gathering* khusus untuk menyapa nasabah prioritas Bandung, dalam rangka acara pengundian hadiah program *Saving's Club* dan memberikan informasi mengenai produk *remittance dan trade finance*.
Hari/Tanggal : Rabu, 16 November 2022
Tempat : Hotel Four Point Bandung
Peserta : Nasabah **bjb** Prioritas OBP Cabang Utama

27. **Program Pemasaran dalam *Event* Konser Kerlap Kerlip Festival Tangerang**
Melakukan strategi pemasaran melalui program tabungan menarik dengan hadiah tiket konser Kerlap Kerlip Festival, yang diberikan khusus untuk nasabah **bjb** Prioritas.
Periode Program : November 2022

28. **Kegiatan Pemasaran pada Acara Hari Kesehatan Nasional Bersama Bandung Geriatric Centre**
Melakukan strategi pemasaran melalui *event sponsorship* melalui pendekatan komunitas (*community marketing*) para Dokter Geriatric dan komunitas Lansia yang potensial.

abroad and were looking for information about overseas campuses.

Day/Date : Tuesday, October 18, 2022
Place : Pullman Hotel Grand Central Bandung
Participants : **bjb** Prioritas customers and parents of students

23. **Marketing Program in the Merry Together Concert Event**
Carrying out a marketing strategy through an attractive savings program with prizes for concert tickets Bermembira Bersama, given specifically for **bjb** Prioritas customers.
Program Period : October 24, 2022 - November 11, 2022

24. **Marketing Program in the Bali Now Playing Festival Concert Event**
Carrying out a marketing strategy through an attractive savings program with prizes for the Now Playing Festival Bali concert tickets, which are given specifically to **bjb** Prioritas customers.
Program Period : November 2022

25. **Marketing Activities at the Indonesian Doctors Association (IDI) Sukabumi Regency**
Carrying out a marketing strategy through sponsorship events through a community approach (Community Marketing) Indonesian Doctors Association Sukabumi Regency.
Day/Date : Saturday, October 29, 2022
Place : Hotel Samudera Pelabuhan Ratu
Participants : Indonesian Doctors Association (IDI) Sukabumi Regency

26. **Customer Gathering for bjb Prioritas Outlet Branch Utama Bandung**
Holding a special customer gathering to greet Bandung's priority customers, in the framework of the Saving's Club program prize draw and provided information on remittance and trade finance products.
Day/Date : Wednesday, November 16, 2022
Place : Hotel Four Point Bandung
Participants : **bjb** Prioritas OBP Branch Utama Bandung customers

27. **Marketing Program in the Tangerang Festival Twinkling Concert Event**
Carrying out a marketing strategy through an attractive savings program with prizes for Kerlap Kerlip Festival concert tickets, given specifically for **bjb** Prioritas customers.
Program Period : November 2022

28. **Marketing Activities at the National Health Day Event with the Bandung Geriatric Centre**
Carrying out marketing strategies through sponsorship events through a community approach (community marketing) for potential Geriatric Doctors and the elderly community.

Hari/Tanggal : Minggu, 27 November 2022
Tempat : Bandung Geriatric Centre
Peserta : Dokter Geriatric dan Komunitas Lansia

29. **Kegiatan Pemasaran Program pada *Pre-event* Bali CLCC 2023**
Melakukan strategi pemasaran melalui program tabungan yang menarik dalam *pre-event* Bali CLCC 2023 kepada komunitas *roadbike* Kota Bandung (*community marketing*).
Hari/Tanggal : Minggu, 4 Desember 2022
Tempat : Yumaju Café Bandung
Peserta : Komunitas *Roadbike*

30. ***Customer Gathering* Nasabah Outlet bjb Prioritas Surabaya**
Mengadakan *customer gathering* khusus untuk menyapa nasabah prioritas Surabaya, dalam rangka pemasaran program Gebyar Tandamata dan Boom Sureprize.
Hari/Tanggal : Kamis, 15 Desember 2022
Tempat : Sangria Hotel Surabaya
Peserta : Nasabah **bjb** Prioritas OBP Surabaya

Day/Date : Sunday, November 27, 2022
Place : Bandung Geriatric Center
Participants : Geriatric Doctors and the Elderly Community

29. **Program Marketing Activities at the Bali CLCC 2023 Pre-Event**
Carrying out a marketing strategy through an attractive savings program in the Bali CLCC 2023 pre-event for the Bandung City roadbike community (community marketing).
Day/Date : Sunday, December 4, 2022
Place : Yumaju Café Bandung
Participants : Roadbike Community

30. **Customer Gathering of bjb Prioritas Surabaya Outlet Customers**
Holding a special customer gathering to greet Surabaya's priority customers, in the context of marketing the Gebyar Tandamata and Boom Sureprize programs.
Day/Date : Thursday, December 15, 2022
Place : Sangria Hotel Surabaya
Participants : **bjb** Prioritas OBP Surabaya customers

Strategi dan Program Pemasaran *Wealth Management* Tahun 2022

Dalam rangka perolehan *fee based income* dan pencapaian *goal setting* tahun 2022, beberapa strategi yang dijalankan pada tahun 2022 di antaranya sebagai berikut:

1. Aktivitas Pemasaran
   a. Meningkatkan jumlah *referral bancassurance* pada bank staf kantor cabang dan KCP melalui sosialisasi produk/ program dan kunjungan secara berkala.
   b. Meningkatkan penjualan reksadana secara merata di seluruh kantor cabang melalui pembekalan *market update* dan *refreshment* produk reksadana kepada seluruh tenaga pemasar bank **bjb**.
   c. Meningkatkan jumlah kantor cabang dan KCP yang mencapai target *goal setting* 2022.
   d. Melakukan *campaign* dalam rangka mengoptimalkan program promosi.
2. Program Promosi
   a. Penyelenggaran program promosi secara berkala dan tematik baik untuk pegawai bank **bjb** maupun untuk nasabah.
   b. Penyelenggaraan program *joint promo* dengan DPLK
3. Pengembangan Kompetensi SDM
   Mengikutsertakan pegawai bank **bjb** dalam pelatihan atau sertifikasi di bidang *wealth management* yang dapat menunjang kebutuhan pemasaran di lapangan.
4. Penambahan Produk Reksa Dana Terproteksi Syailendra Capital Protected Fund 48 kerjasama dengan PT Syailendra Capital.

Marketing Strategy and Program of Wealth Management in 2022

In order to increase fee-based income and achieve goal setting for 2022, several strategies implemented in 2022 include the following:

1. Marketing Activities
   a. Increase the number of bancassurance referrals at branch office and sub-branch office bank staff through product/ program socialization and regular visits.
   b. Increase Mutual Fund sales evenly in all branch offices by providing market updates and refreshment of mutual fund products to all marketers of bank **bjb**.
   c. Increase the number of branch offices and sub-branch offices that achieved the target goal setting in 2022.
   d. Conducting campaigns in order to optimize promotional programs.
2. Promotion Program
   a. Organizing regular and thematic promotion programs for bank **bjb** employees and customers.
   b. Implementation of a joint promo program with DPLK
3. HR Competency Development
   Involving bank **bjb** employees in training or certification in the field of wealth management that could support marketing needs in the field.
4. Additional Protected Mutual Fund Products Syailendra Capital Protected Fund 48 in collaboration with PT Syailendra Capital.

Strategi Pemasaran *International and Transactional Banking* Tahun 2022

Berikut beberapa strategi pemasaran dalam pencapaian target pendapatan berupa *fee based income* dan *interest income* serta menghasikan volume transaksi atas produk *trade* dan *loan* yang dikelola oleh Divisi International and Transaction Banking, yaitu:

1. Melakukan *review* dan penambahan *counterparty* untuk mendukung bisnis bank.
2. Mempertahankan hubungan yang baik dan menggali potensi kerjasama dengan *counterparty* serta melakukan *cross selling* berbagai produk yang dimiliki.
3. Peningkatan *credit line* sesuai dengan kebutuhan bisnis namun tetap memperhatikan prinsip kehati-hatian.
4. Optimalisasi utilisasi *credit line* dalam rangka peningkatan bisnis dan pendapatan bank.
5. Strategi pemasaran difokuskan pada sektor-sektor usaha yang mendukung Program Pemerintah yaitu di antaranya sektor konstruksi, infrastruktur, perdagangan ekspor impor, manufaktur dan *consumer goods*.
6. Optimalisasi potensi *value chain* dari nasabah eksisting dalam rangka optimalisasi *trade ecosystem* di bank **bjb**.
7. Melakukan promosi untuk produk remitansi di antaranya sebagai berikut:
   a. Bebas biaya materai bagi setiap transaksi penerimaan uang (*incoming transfer*) melalui Western Union.
   b. *Loyalty customer* **bjb** *transfer* valas (periode Januari – Desember 2022) melalui pemberian hadiah langsung bagi nasabah yang melakukan frekuensi terbanyak setiap bulannya dengan kategori nasabah perorangan dan nasabah korporasi.
   c. Promosi HUT bank **bjb** (periode bulan April – Juli 2022)
   d. Pemberian *voucher* belanja bagi 610 transaksi western union pertama.
   e. Pemberian *voucher* belanja bagi nasabah yang melakukan transaksi *outgoing* dan *incoming* terbanyak.
   f. Promosi HUT RI 77 yaitu dengan biaya kirim BI-FAST menjadi Rp77.
   g. Promosi NATARU yaitu dengan biaya kirim BI-FAST menjadi Rp2023.
8. Melakukan pemasaran bersama dan *join event* promosi, terutama mengenai fitur-fitur *internet banking corporate* dan *waterbill payment*.
9. Melakukan *sales visit* kepada nasabah untuk optimalisasi transaksi.

Strategi Pemasaran *Treasury* Tahun 2022

bank **bjb** melakukan beberapa strategi pemasaran untuk produk *Treasury* selama tahun 2022 yaitu antara lain dengan terus mengembangankan retail bisnis Divisi Treasury khususnya penjualan *bonds retail* dan valuta asing kepada nasabah, mendorong peningkatan pendapatan melalui jasa layanan kustodian dan wali amanat, dan *enhancement yield instrument Treasury* dengan tetap memperhatikan risiko pasar.

Marketing Strategy of International and Transactional Banking in 2022

Following are some marketing strategies in achieving revenue targets in the form of fee based income and interest income as well as generating transaction volume for trade and loan products managed by the International and Transaction Banking Division, namely:

1. Reviewing and adding counterparties to support the bank's business.
2. Maintaining good relationships and explore potential partnerships with counterparties and carry out cross selling of various products owned.
3. Improving credit lines according to business needs while still observing the principle of prudence.
4. Optimizing credit line utilization in order to increase business and bank revenue
5. The marketing strategy was focused on business sectors that support the Government Program, namely construction, infrastructure, export-import trade, manufacturing and consumer goods.
6. Optimizing the value chain potential of existing customers in order to optimize the trade ecosystem at bank **bjb**.
7. Conducting promotions for remittance products including the following:
   a. Free of stamp duty for every transaction receiving money (incoming transfer) through Western Union.
   b. Loyalty customer **bjb** foreign exchange transfers (January – December 2022 period) by giving direct gifts to customers who made the most frequency each month in the category of individual customers and corporate customers.
   c. bank **bjb** anniversary promotion (April – July 2022 period)
   d. Provision of shopping vouchers for the first 610 western union transactions.
   e. Provision of shopping vouchers for customers who made the most outgoing and incoming transactions.
   f. Promotion for the 77th Indonesian Independence Day, with a BI-FAST shipping fee of IDR77.
   g. The NATARU promotion, namely the BI-FAST shipping fee of IDR2023.
8. Conducting joint marketing and joint promotional events, especially regarding corporate internet banking and waterbill payment features.
9. Conducting sales visits to customers to optimize transactions.

Marketing Strategy of Treasury in 2022

bank **bjb** carried out several marketing strategies for Treasury products during 2022, namely by continuing to develop the Treasury Division's retail business, particularly selling retail bonds and foreign exchange to customers, encouraging increased revenue through custodial and trustee services, and enhancing Treasury instrument yields while considering market risks.

Strategi Pemasaran Dana Pensiun Lembaga Keuangan (DPLK) Tahun 2022

Dalam rangka meningkatkan dana kelolaan DPLK bank **bjb** diperlukan suatu strategi pemasaran dengan tujuan meningkatkan *brand awareness* DPLK bank **bjb** agar semakin dikenal masyarakat. Adapun beberapa strategi yang diterapkan DPLK bank **bjb** di tahun 2022 adalah sebagai berikut:

1. Meningkatkan literasi dan inklusi kepada masyarakat untuk memperkuat *branding* DPLK bank **bjb** diseluruh wilayah kerja jaringan kantor bank **bjb** melalui program *marketing* kreatif.
2. Meningkatkan program pemasaran *business banking, retail banking* dan *transactional banking*.
3. Diversifikasi investasi dan pengembangan aplikasi investasi untuk mengoptimalkan kinerja portofolio.
4. Meningkatkan *customer relationship* untuk menambah potensi portofolio dana kelolaan.

Marketing Strategy of Pension Financial Institutions (DPLK) in 2022

In order to increase bank **bjb** Financial Institution Pension Funds managed funds, a marketing strategy was needed with the aim of increasing bank **bjb** Financial Institution Pension Funds brand awareness so that it is increasingly known to the public. The several strategies implemented by bank **bjb** Financial Institution Pension Funds in 2022 were as follows:

1. Increasing literacy and inclusion in the community to strengthen bank **bjb** DPLK branding in all working areas of bank **bjb** office networks through creative marketing programs.
2. Improving marketing programs for business banking, retail banking and transactional banking.
3. Investment diversification and development of investment applications to optimize portfolio performance.
4. Improving customer relationships to increase the potential of the managed fund portfolio.

Pangsa Pasar

Analisis pangsa pasar diklasifikasikan berdasarkan jumlah aset yang dimiliki, jumlah dana pihak ketiga yang berhasil dihimpun, dan jumlah kredit yang diberikan. bank **bjb** menghadapi persaingan pasar dengan Bank Pembangunan Daerah (BPD) yang disajikan sebagai berikut

Market Share

Market share analysis is classified based on the number of assets owned, the amount of third parties funds collected, and the amount of loans granted. bank **bjb** faces market competition with the Regional Development Bank (BPD) which is presented as follows

Tabel Pangsa Pasar bank bjb dibandingkan BPD
Table of bank **bjb** Market Share compared to BPD

(dalam miliar Rupiah)
(in IDR billion)

Uraian Description	Keterangan Information	November 2022	November 2021
Jumlah Aset Total Asset	BPD	869,851	826,669
	bank **bjb**	167,673	152,704
	Pangsa Pasar (%) **Market Share (%)**	19.28%	**18.47%**
Jumlah Dana Pihak Ketiga Total Third Parties Fund	BPD	750,471	701,153
	bank **bjb**	123,293	117,638
	Pangsa Pasar (%) **Market Share (%)**	16.43%	**16.78%**
Jumlah Kredit yang Diberikan Total Loans	BPD	565,535	515,469
	bank **bjb**	107,886	95,458
	Pangsa Pasar (%) **Market Share (%)**	19.08%	**18.52%**

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2022

Source: Indonesian Banking Statistics Financial Services Authority November 2022

Berdasarkan jumlah aset, penguasaan pasar bank **bjb** terhadap BPD per November 2022 mencapai 19,28% mengalami peningkatan dibandingkan dengan per November 2021 yang mencapai 18,47%. Dari sisi jumlah dana pihak ketiga pangsa pasar bank **bjb** per November 2022 mencapai 16,43% yang

Based on total assets, bank **bjb** market share of BPD as of November 2022 reached 19.28%, an increase compared to November 2021 which reached 18.47%. In terms of total third party funds, bank **bjb** market share as of November 2022 reached 16.43%, which has decreased compared to November 2021

mengalami penurunan dibandingkan dengan per November 2021 yang mencapai 16,78%. Meskipun demikian, untuk pangsa pasar jumlah kredit yang diberikan per November 2022 bank **bjb** mencapai 19,08% meningkat dibandingkan dengan per November 2021 yang mencapai 18,52%. Kenaikan pangsa pasar merupakan penerapan dari strategi yang efektif yang dilakukan oleh bank **bjb**.

which reached 16.78%. Even so, for the market share of total loans extended as of November 2022 bank **bjb** reached 19.08%, an increase compared to November 2021 which reached 18.52%. The increase in market share is the implementation of an effective strategy carried out by bank **bjb**.

Diagram Pangsa Pasar bank bjb dibandingkan dengan BPD Per November Tahun 2022

Diagram of bank **bjb** Market Share compared to BPD as of November 2022

(dalam % / in %)

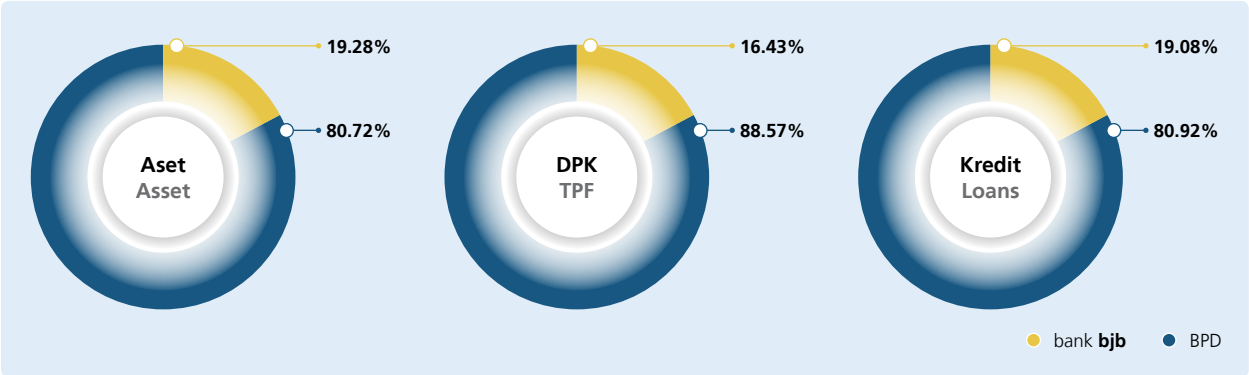
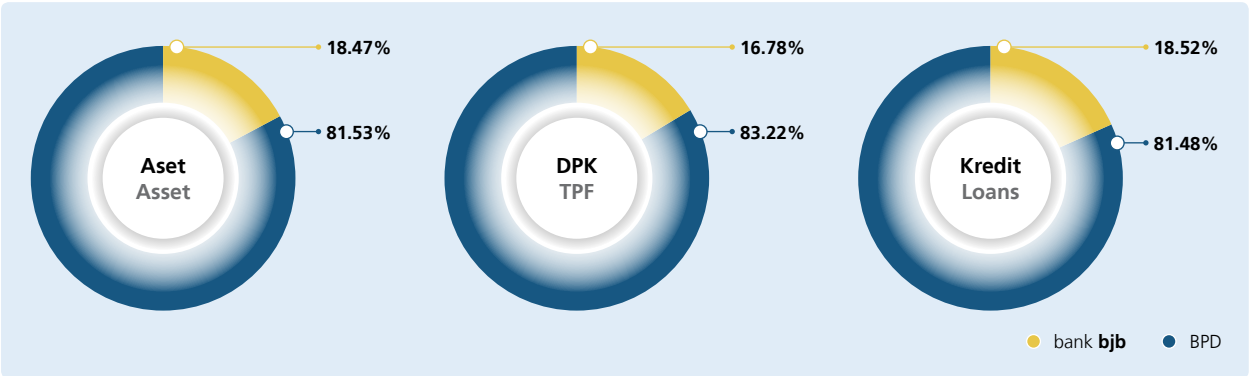


Diagram Pangsa Pasar bank bjb dibandingkan dengan BPD Per November Tahun 2021

Diagram of bank **bjb** Market Share compared to BPD as of November 2021

(dalam % / in %)



Selain menghadapi persaingan di dengan BPD, bank **bjb** juga menghadapi persaingan dengan Bank Umum. Pangsa pasar bank **bjb** berdasarkan jumlah aset, jumlah dana pihak ketiga, dan jumlah kredit yang diberikan.

Beside facing competition at BPD, bank **bjb** also faces competition with the Commercial Bank. bank **bjb** market share based on total assets, total third parties funds, and total loans are described.

Di tengah ketatnya persaingan pada BPD, bank **bjb** juga menghadapi persaingan dengan Bank Umum di Indonesia. Berdasarkan jumlah aset per November 2022, pangsa pasar masih dapat mengalami peningkatan menjadi 1,62%. Sedangkan jumlah DPK tidak mengalami penurunan yaitu menjadi sebesar 1,55%. Pangsa pasar jumlah kredit yang diberikan mengalami peningkatan dari 1,66% di November 2021 menjadi 1,68% per November 2022.

In the midst of intense competition at BPD, bank **bjb** also faces competition from commercial banks in Indonesia. Based on total assets as of November 2022, market share can still increase to 1.62%. Meanwhile, the number of DPK did not decrease, namely to 1.55%. The market share for total loans has increased from 1.66% in November 2021 to 1.68% as of November 2022.

Tabel Pangsa Pasar bank bjb dibandingkan dengan Bank Umum
Table of bank **bjb** Market Share Compared to Commercial Bank

(dalam miliar Rupiah)
(in IDR billion)

Uraian Description	Keterangan Information	November 2022	November 2021
Jumlah Aset Total Asset	Bank Umum Commercial Bank	10,372,277	9,493,556
	bank **bjb**	167,673	152,704
	Pangsa Pasar (%) **Market Share (%)**	**1.62%**	**1.61%**
Jumlah Dana Pihak Ketiga Total Third Parties Fund	Bank Umum Commercial Bank	7,974,132	7,323,356
	bank **bjb**	123,293	117,638
	Pangsa Pasar (%) **Market Share (%)**	**1.55%**	**1.61%**
Jumlah Kredit yang Diberikan Total Loans	Bank Umum Commercial Bank	6,417,976	5,754,720
	bank **bjb**	107,886	95,458
	Pangsa Pasar (%) **Market Share (%)**	**1.68%**	**1.66%**

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2022

Source: Indonesian Banking Statistics Financial Services Authority November 2022

Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2022
Diagram of bank **bjb** Market Share Compared to Commercial Bank as of November 2022

(dalam % / in %)

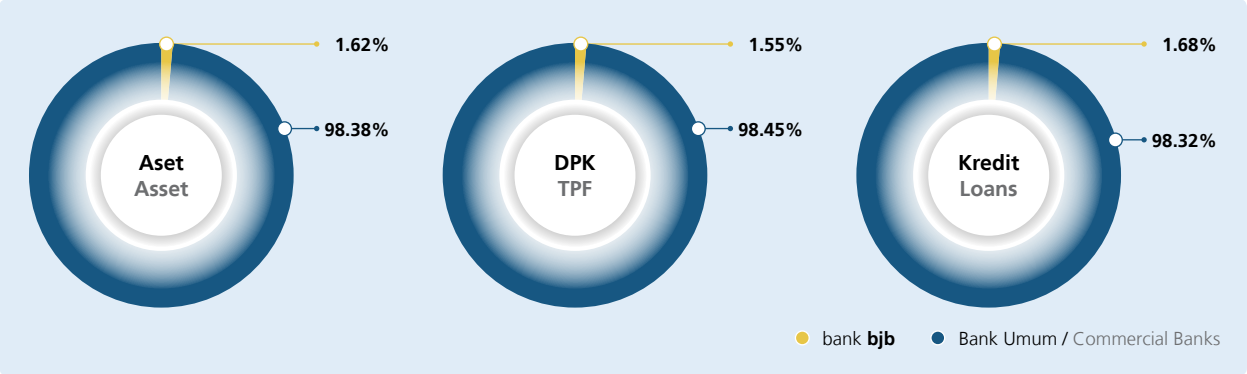
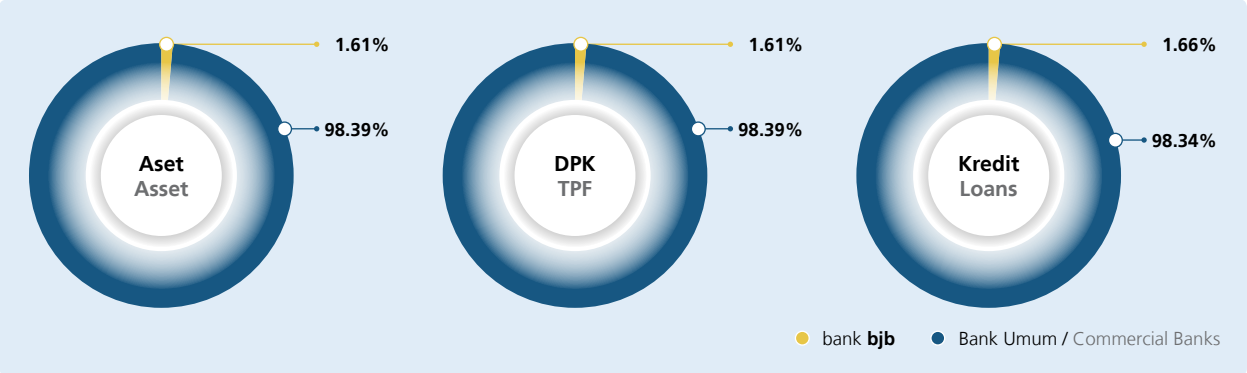


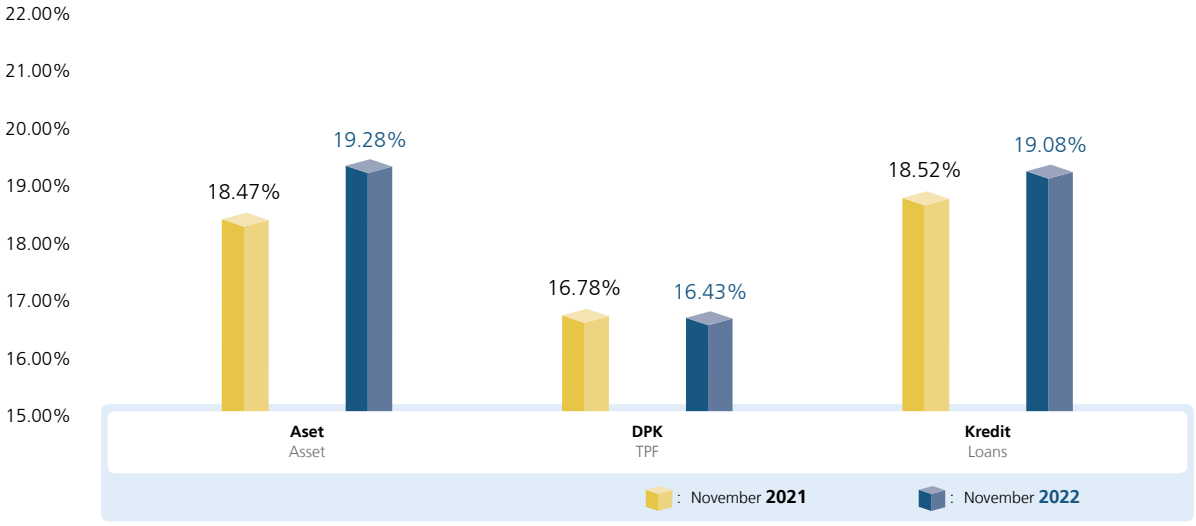
Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2021
Diagram of bank **bjb** Market Share Compared to Commercial Bank as of November 2021

(dalam % / in %)



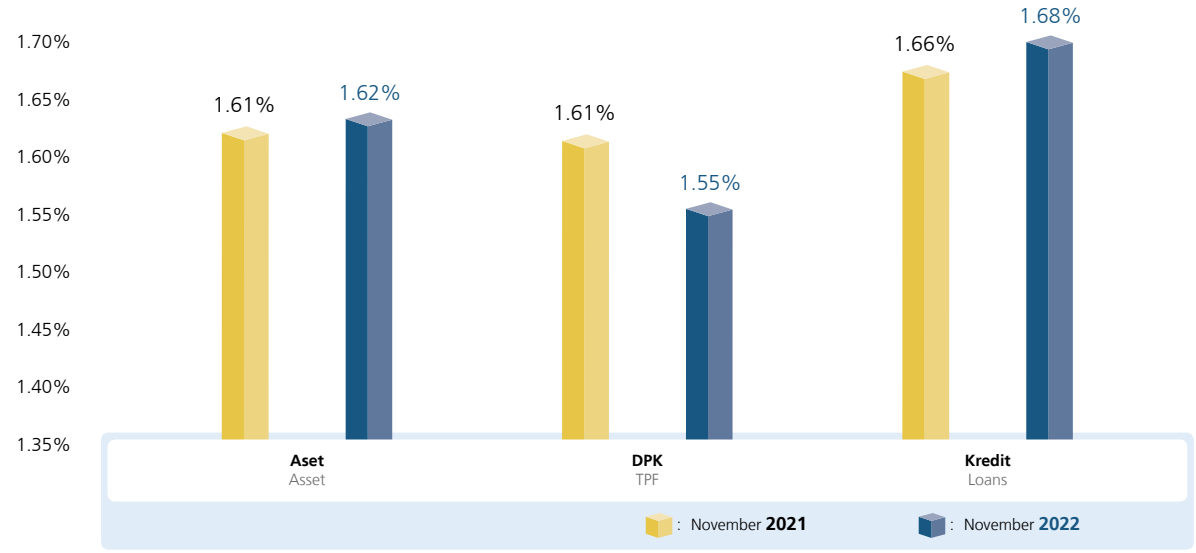
Grafik Pangsa Pasar bank bjb dibandingkan dengan BPD Per November 2021-2022
Graph of bank **bjb** Market Share Compared to BPD as of November 2021-2022

(dalam % / in %)



Grafik Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2021-2022
Graph of bank **bjb** Market Share Compared to Commercial Bank as of November 2021-2022

(dalam % / in %)



Tinjauan Operasi Per Segmen Usaha

Segmen adalah bagian yang dapat dibedakan dari kelompok usaha yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai

Operation Review Per Business Segment

A segment is a distinguishable part of a business group that is involved both in providing certain products (business segments), as well as in providing products in certain economic environments (geographical segments), which have risks and rewards that are different from other segments.

Segment revenue, expenses, results, assets and liabilities include items that are directly attributable to a segment as well as those that can be allocated on an appropriate basis to the segment. Segment

kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar kelompok usaha, dieliminasi sebagai bagian dari proses konsolidasi. Bank dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Dalam menjalankan kegiatan usahanya, bank **bjb** memiliki 2 (dua) segmen usaha yaitu segmen konvesional dan segmen syariah. Segmen konvensional meliputi produk pinjaman, produk dana pihak ketiga, dan jasa layanan. Sedangkan, segmen syariah dilaksanakan melalui kegiatan usaha entitas anak.

Segmen Konvensional

Segmen konvensional bank **bjb**, terdiri atas produk kredit/ pinjaman, produk dana pihak ketiga dan jasa layanan.

Penjelasan dan Produktivitas Segmen Konvensional

Kredit/Pinjaman

Pada tahun 2022, *outstanding* Kredit Konsumer tumbuh sebesar 4,06% (yoy) dengan volume sebesar Rp47,14 triliun. Segmen Kredit Konsumer diproyeksikan masih menjadi kunci pertumbuhan kredit bank **bjb**. Hal ini seiring dengan proyeksi pertumbuhan ekonomi yang membaik. Bisnis Kredit Konsumer menjadi andalan bank **bjb** untuk meraih laba, bank **bjb** meyakini segmen tersebut masih cukup prospektif.

items are determined before balances and transactions between Business Groups are eliminated as part of the consolidation process. Banks and subsidiaries present business segments based on consolidated internal reports that are presented to operational decision makers, namely the Directors.

In carrying out its business activities, bank **bjb** has 2 (two) business segments, namely the conventional segment and the Sharia segment. The conventional segment includes loan products, third parties fund products, and services. Meanwhile, the Sharia segment is implemented through the business activities of subsidiaries.

Conventional Segment

Conventional segment of bank **bjb** consists of loan products, third parties fund products and services.

Description and Productivity of Conventional Segment

Loans

In 2022, consumerloans outstanding grew by 4.06% (yoy) with a volume of IDR47.14 trillion. The Consumer Loan segment was projected to remain the key to bank **bjb** loan growth. This was in line with the projected improvement in economic growth. The consumer loan business became the mainstay of bank **bjb** to make a profit, and bank **bjb** believed that this segment was still quite prospective.

Tabel Portofolio Kredit bank bjb
Table of bank **bjb** Loan Portfolio

(dalam jutaan Rupiah)
(in IDR million)

Divisi Division	2022		2021		Pertumbuhan Growth	
	(Rp)	(%)	(Rp)	(%)	(Rp)	(%)
Konsumer Consumer	47,143,365	44.37%	45,303,948	47.19%	1,839,417	4.06%
Ritel Retail	18,479,344	17.39%	17,185,569	17.90%	1,293,775	7.53%
Korporasi Corporate	16,527,086	15.55%	12,257,188	17.90%	4,269,898	34.84%
Komersial Commercial	7,937,368	7.47%	7,001,643	17.90%	935,725	13.36%
KPR Mortgage	9,183,365	8.64%	7,731,468	8.05%	1,451,897	18.78%
BPR dan LKM BPRs and MFIs	3,007,780	2.83%	2,927,483	3.05%	80,297	2.74%
UMKM (Mikro) MSME (Micro)	3,979,520	3.75%	3,100,397	3.23%	879,123	28.36%
Internasional International	0	0.00%	500,000	0.52%	(500,000)	(100.00%)
Total	**106,257,828**	**100.00%**	**96,007,696**	**100.00%**	**10,250,132**	**10.68%**

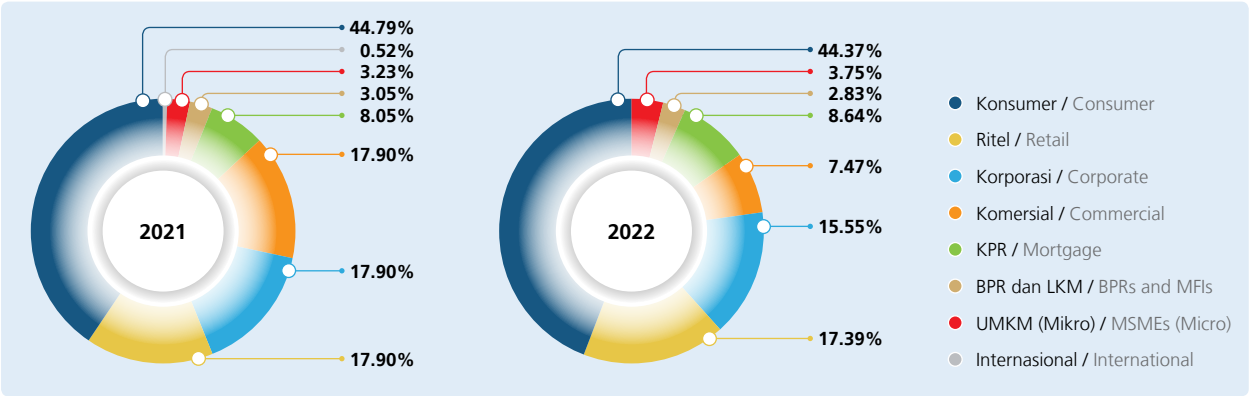
Pada periode 31 Desember 2022, komposisi portofolio kredit yang paling tinggi berasal dari Kredit Konsumer mencapai 44,37% dari total penyaluran kredit pada bank **bjb**. Peningkatan penyaluran Kredit Konsumer ini mencapai Rp1,84 triliun atau 4,06% dibandingkan dengan tahun 2021 yang sebesar Rp45,30 triliun. Sehingga dapat dikatakan bahwa segmen Kredit Konsumer masih menjadi segmen kredit yang dominan di bank **bjb.**

In the period December 31, 2022, the highest composition of the loan portfolio came from consumer loans reaching 44.37% of the total loan disbursement at bank **bjb**. This increase in consumer lending reached IDR1.84 trillion or 4.06% compared to 2021 which reached IDR45.30 trillion. Thus, it can be said that the consumer loan segment was still the dominant loan segment at bank **bjb**

Diagram Portofolio Kredit bank bjb

Diagram of bank **bjb** Loan Portfolio

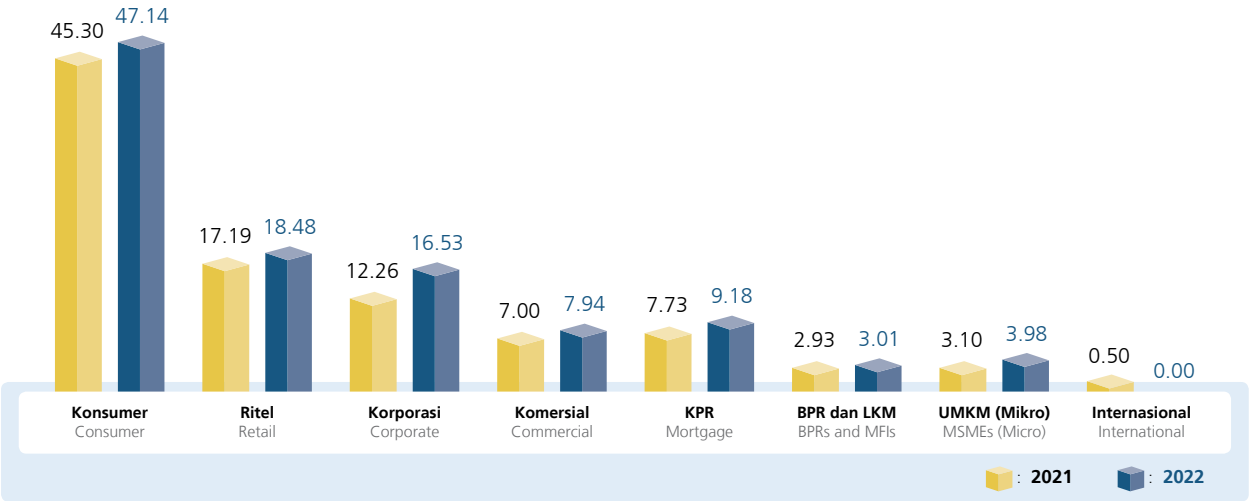
(dalam % / in %)



Grafik Portofolio Kredit bank bjb

Graph of bank **bjb** Loan Portfolio

(dalam triliun Rupiah / in IDR trillion)



KONSUMER

Penjelasan Kredit Konsumer

Kredit konsumer yang dapat diperoleh per nasabah adalah sebesar ±Rp120-125 juta. Bisnis Kredit Konsumer saat ini menjadi "andalan" banyak bank tidak terkecuali bank **bjb**, hal ini di karenakan Kredit Konsumer memiliki profil risiko yang rendah namun memiliki tingkat profitabilitas yang tinggi. Sampai dengan saat ini Kredit Konsumer merupakan pilar pertama bank **bjb** sekaligus sebagai pemberi kontribusi laba terbesar bagi bank **bjb**.

Hingga akhir tahun 2022, bank **bjb** telah meluncurkan 2 (dua) produk Kredit Konsumer beserta turunan produknya yang dapat melayani kebutuhan nasabah dari berbagai kalangan, di antaranya yaitu:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
   Merupakan fasilitas kredit untuk debitur berpenghasilan tetap dengan tujuan penggunaan konsumtif multiguna, yang diperuntukkan bagi Aparatur Sipil Negara (ASN), Pegawai BUMN/BUMD/BLU/BLUD, Pegawai Pemerintah dengan Perjanjian Kerja (PPPK), Pegawai Lembaga Negara/Instansi Pemerintah Non PNS, Anggota TNI/POLRI, Pegawai Swasta/ Yayasan/Perkumpulan, Pegawai Dana Pensiun, Direksi, Kepala dan Wakil Kepala Daerah, Anggota Dewan, Kepala/Perangkat Desa, Non Pegawai Tetap Instansi/Lembaga Pemerintah dan lain-lain.
2. **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB)
   Merupakan fasilitas kredit untuk debitur berpenghasilan tetap yang akan memasuki masa pensiun, diperuntukkan bagi Aparatur Sipil Negara (ASN) dan Anggota TNI/POLRI.

Keunggulan Layanan Kredit Konsumer

Uraian keunggulan layanan Kredit Konsumer adalah sebagai berikut:

1. bank **bjb** mampu memenuhi segala kebutuhan debitur. Dari segi usia, Kredit Konsumer telah menyediakan berbagai pilihan jenis produk yang dapat dinikmati setiap pegawai, baik saat aktif sebagai pegawai maupun saat akan memasuki masa pensiun. Dari segi jenis pekerjaan, Kredit Konsumer dapat dinikmati oleh berbagai kalangan, baik Aparatur Sipil Negara (ASN), Pegawai BUMN/BUMD/BLU/BLUD, PPPK, Pegawai Lembaga Negara/Instansi Pemerintah Non PNS, Anggota TNI/ POLRI, Direksi, Kepala dan Wakil Kepala Daerah, Anggota Dewan, dan lain-lainnya
2. Kredit Konsumer bank **bjb** senantiasa fokus kepada nasabahnya serta selalu berupaya untuk memberikan layanan yang bernilai tambah. *Service* yang *excellence* pada nasabah juga diwujudkan secara nyata dalam bentuk pelayanan yang ramah, tulus dan kekeluargaan sehingga menciptakan *bonding* yang kuat antara bank **bjb** dengan nasabahnya.
3. *End to end process* dalam penyaluran kredit yang relatif cepat dengan konsep *One Day Service*, pengajuan kredit yang telah disertai dengan dokumen persyaratan yang lengkap dapat dilakukan realisasi pencairan kredit pada hari yang sama.

CONSUMER

Consumer Loan Explanation

Consumer Loan that can be obtained per customer is amounted to ±IDR120- 125 million. The Consumer Loan Business is now the "mainstay" of many banks, including bank **bjb**, this is because consumer loan has a low risk profile but has a high level of profitability. Until now, consumer loan is the first pillar of bank **bjb** as well as the largest profit contributor for bank **bjb**.

Until the end of 2022, bank **bjb** has launched 2 (two) consumer loan products and their product derivatives that can serve the needs of customers from various groups, including:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
   It is a loan facility for fixed income debtors with the purpose of using multipurpose consumptive, intended for Civil Government Apparatus (ASN), BUMN/BUMD/BLU/BLUD Employees, PPPK of Non-PNS Government Institutions/ Government Agencies, Members of the National Army(TNI)/ Police Department (POLRI), Private/Foundation/Associations Employees, Employees of Pension Funds, Directors, Regional Heads and Deputy Heads, Villages Officials Non-Permanent Employees of Government Agencies/Institutions and others.
2. **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB)
   It is a loan facility for fixed income borrowers who will retire, intended for the Civil Government Apparatus (ASN) and Members of the National Army (TNI)/Police Department (POLRI).

Consumer Loan Services Advantages

The description of the benefits of consumer loan services is as follows:

1. bank **bjb** is able to meet all the needs of debtors. In terms of age, Consumer Loan has provided a wide selection of types of products that can be enjoyed by every employee, both when active as an employee and when entering retirement. In terms of type of work, Consumer Loans can be enjoyed by various groups, including State Civil Apparatus (ASN), BUMN/BUMD/ BLU/BLUD employees, PPPK, Employees of State Institutions/ Government Agencies Non-PNS, members of the TNI/POLRI, Directors, Heads and Deputy Regional Heads, Council Members, and others.
2. Consumer Loan Service of bank **bjb** always focuses on its customers and always strives to provide value-added services. Service excellence for customers is also manifested in the form of friendly, sincere and family service so as to create strong bonding between bank **bjb** and its customers.
3. End to end process in loan distribution which is relatively fast with the concept of One Day Service, with loan applications that have been completed with complete document requirements, the realization of loan disbursement on the same day.

Pengembangan Produk dan Layanan Kredit Konsumer

Pengembangan produk dan layanan Kredit Konsumer yang dilakukan pada tahun 2022 adalah sebagai berikut:

1. **bjb Kredit Guna Bhakti (bjb KGB)**

   Pada tahun 2022, telah dilakukan penyesuaian pada ketentuan penyaluran **bjb** KGB yang tertuang dalam perubahan manual produk **bjb** Kredit Guna Bhakti (KGB) terkait fitur dan ketentuan produk tersebut dengan tujuan memperkuat daya saing produk, kelancaran proses bisnis, optimalisasi penyaluran guna meningkatkan portofolio serta pencapaian kualitas Kredit Konsumer yang lebih baik, di antaranya sebagai berikut:

   a. **Persyaratan Administrasi**

      Dilakukan penyesuaian terhadap persyaratan administrasi, khususnya bagi Calon Debitur dengan jenis pekerjaan PPPK dan penyesuaian syarat administrasi pada produk **bjb** KGB Extra, dengan tetap memperhatikan mitigasi risiko dalam penyaluran kredit.

   b. **Jangka Waktu Kredit**

      Dilakukan penyesuaian fitur produk, khususnya bagi Calon Debitur dengan jenis pekerjaan PPPK, guna memberikan pilihan jangka waktu yang lebih menarik serta meningkatkan besaran dana yang dapat diterima oleh debitur sehingga meningkatkan potensi *take over* fasilitas kredit dari bank lain.

   c. **Maksimal Angsuran/*Repayment Capacity* (RPC)**

      Dilakukan penyesuaian fitur produk, pada produk **bjb** KGB Ekstra dan KGB Profesi Guru, guna meningkatkan besaran dana yang dapat diterima oleh debitur sehingga meningkatkan potensi *take over* fasilitas kredit dari bank lain.

   d. ***Tiering* Kewenganan**

      Sebagai bentuk penyesuaian dan penyempurnaan proses dan model bisnis Kredit Konsumer dalam hal perluasan fungsi dan kewenangan Kantor Wilayah (Regional CEO) sesuai dengan ketentuan Limit Kewenangan Memutus Kredit (LKMK) maka dilakukan penyesuaian pada *tiering* kewenangan segmen Kredit Konsumer.

2. **bjb Kredit Pra Purna Bhakti (bjb KPPB)**

   Pada tahun 2022 juga telah dilakukan beberapa perubahan ketentuan pada produk **bjb** KPPB, di antaranya sebagai berikut:

   a. **Persyaratan Administrasi**

      Dilakukan penyesuaian terhadap persyaratan administrasi, khususnya **bjb** KPPB, guna memperluas kesempatan calon debitur dalam mengajukan fasilitas **bjb** KPPB dengan tetap memperhatikan mitigasi risiko dalam penyaluran kredit sehingga diharapkan dapat menghasilkan portofolio yang berkualitas.

   b. **Penambahan Produk Turunan Baru**

      Dikeluarkannya produk turunan baru dari **bjb** KPPB yaitu produk **bjb** KPPB *Grace Period* ASABRI yang sebelumnya penyaluran **bjb** KPPB *Grace Period* diberikan terbatas kepada PNS yang pensiunnya disalurkan melalui PT TASPEN, saat ini telah dapat disalurkan kepada Anggota TNI/Polri yang pensiunnya disalurkan melalui PT ASABRI.

Consumer Loan Product and Services Development

Consumer loan products and services development carried out in 2022 are as follows:

1. **bjb Kredit Guna Bhakti (bjb KGB)**

   In 2022, adjustments were made to the provisions for **bjb** KGB disbursement which were stated in the amendment to the Product Manual for the **bjb** Kredit Guna Bhakti (KGB) related to the features and conditions of these products with the aim of increasing product competitiveness, optimizing distribution to increase portfolios and achieving better quality of Consumer and Retail Loans, including the following:

   a. **Administration Requirements**

      Adjustments were made to administrative requirements, especially for Prospective Debtors with PPPK work types and adjustments to administrative requirements for the **bjb** KGB Extra product, while taking into account risk mitigation in lending.

   b. **Term of Loan**

      Adjustments to product features were made, especially for Prospective Debtors with the PPPK type of work, in order to provide a more attractive time period and increase the amount of funds that can be received by debtors thereby increasing the potential for take over of loan facilities from other banks.

   c. **Maximum Installment/Repayment Capacity (RPC)**

      Product feature adjustments were made to **bjb** KGB Extra and KGB Teacher Profession products, in order to increase the amount of funds that can be received by debtors thereby increasing the potential for take over of loan facilities from other banks.

   d. **Tiering of Authority**

      As a form of adjustment and refinement of the Consumer Loan business model and process in terms of expanding the functions and authority of the Regional Office (Regional CEO) in accordance with the provisions of the Loan Decision Authority Limit (LKMK), adjustments were made to the Consumer Loan segment's authority tiering.

2. **bjb Kredit Purna Bhakti (bjb KPPB)**

   In 2022, several changes have been made to the provisions for **bjb** KPPB products, including the following:

   a. **Administration Requirement**

      Adjustments were made to administrative requirements, particularly the KPPB **bjb**, in order to expand the opportunity for prospective debtors to apply for the KPPB **bjb** facility while still paying attention to risk mitigation in lending so that it was expected to produce a quality portfolio.

   b. **Addition of New Derivative Products**

      The issuance of a new derivative product from **bjb** KPPB, namely the ASABRI KPPB Grace Period product, previously the distribution of **bjb** KPPB Grace Period was limited to civil servants whose retirement was channeled through PT TASPEN, now it can be distributed to Members of the TNI/Polri whose retirement was channeled through PT ASABRI.

Produktivitas Kredit Konsumer

Uraian produktivitas Kredit Konsumer disajikan sebagai berikut.

Consumer Loan Productivity

A description of consumer loan productivity is presented as follows

Tabel Pertumbuhan Kredit Konsumer selama 5 (lima) Tahun Terakhir
Table of Consumer Loan Growth For the Last 5 (Five) Years

(dalam jutaan Rupiah)
(in million IDR)

Tahun Year	Portofolio Portfolio						*Non Perfoming Loan* (NPL)	
	Outstanding			*Number of Account* (NoA)			Absolut Absolute	Persentase Percentage
	Nominal	Pertumbuhan Growth (yoy)	Persentase Percentage	NoA	Pertumbuhan Growth (yoy)	Persentase Percentage		
	(Rp)	(Rp)	(%)	(*Account*)	(*Account*)	(%)	(Rp)	(%)
2022	**47,143,365**	**1,839,417**	**4.06%**	**386,517**	**17,688**	**4.80%**	**34,638**	**0.07%**
2021	45,303,948	1,823,828	4.22%	868,829	16,289	4.62%	40,065	0.09%
2020	43,471,120	1,420,770	9.38%	352,540	21,060	6.35%	28,183	0.06%
2019	42,050,350	2,792,406	9.42%	331,480	6,373	1.96%	34,973	0.08%
2018	39,257,944	1,786,434	6.44%	325,107	6,257	1.96%	54,764	0.14%
Rata-Rata Average		**1,934,371**	**6.70%**		**13,533**	**3.94%**		

Dalam lima tahun terakhir, kinerja Kredit Konsumer mununjukkan pertumbuhan yang positif. Pada tahun 2022, *outstanding* Kredit Konsumer mencapai Rp47,14 triliun, tumbuh 4,06% dibandingkan dengan tahun 2021 yang mencapai Rp45,31 triliun. Pertumbuhan tersebut karena pertumbuhan *outstanding* **bjb** Kredit Guna Bhakti (KGB). Secara rata-rata, pertumbuhan *outstanding* kredit mencapai 6,70% per tahun sedangkan pertumbuhan jumlah debitur mencapai 3,94% per tahun.

In the last five years, consumer loans performance had shown positive growth. In 2022, outstanding consumer loans reached IDR47.14 trillion, growing 4.06% compared to 2021 which reached IDR45.31 trillion. This growth was due to the outstanding growth of the Guna Bhakti (KGB) **bjb**. On average, the growth of outstanding loans reached 6.70% per year while the growth in the number of debtors reached 3.94% per year.

Tabel Komposisi Portofolio Kredit Berdasarkan Produk
Table of Loans Portfolio Composition by Product

(dalam jutaan Rupiah)
(in million IDR)

Produk Product	*Outstanding*	Komposisi Composition	*Number of Account* (NoA)	Komposisi Composition	*Absolut Non Perfoming Loan* (NPL)	NPL	NoA PL
	(Rp)	(%)	(*Account*)	(%)	(Rp)	(%)	(*Account*)
bjb Kredit Guna Bakti (KGB)	34,920,138	74.07%	313,997	81.24%	21,617	0.06%	231
bjb Kredit Pra Purna Bhakti (KPPB)	11,160,467	23.67%	66,995	17.33%	13,417	0.12%	122
Lainnya Others	1,064,849	2.26%	5,525	1.43%	724	0.07%	9
Total	**47,145,454**	**100.00%**	**386,517**	**100.00%**	**35,758**	**0.08%**	**362**

Berdasarkan data di atas, 3 (tiga) komposisi produk terbesar adalah berturut-turut **bjb** KGB sebesar 74,07%, **bjb** KPPB sebesar 23,67%, dan lainnya sebesar 2,26%. Berikut data *outstanding* ketiga produk tersebut selama 5 (lima) tahun terakhir:

Based on the data above, the 3 (three) largest product compositions were **bjb** KGB at 74.07%, **bjb** KPPB at 23.67%, and others at 2.26%. The following is the outstanding data for the three products for the last 5 (five) years:

Tabel Produk Unggulan Kredit Konsumer
Table of Outstanding Consumer Loan Product

(dalam jutaan Rupiah)
(in million IDR)

Jenis Produk Product Type	Tahun					Rata-Rata Pertumbuhan Average Growth (%)
	2022	2021	2020	2019	2018	
bjb KGB	34,920,138	33,429,369	32,005,600	30,708,105	29,225,213	3.59%
bjb KPPB	11,160,467	10,797,562	10,408,499	10,345,175	9,120,437	8.88%
Lainnya Others	1,064,849	1,077,016	1,057,022	997,055	912,162	6.99%
Total	**47,145,454**	**45,303,948**	**43,471,120**	**42,050,335**	**39,257,912**	**4.71%**

Berdasarkan data di atas, ketiga produk unggulan dimaksud memiliki rata-rata pertumbuhan yang positif. Rata-rata pertumbuhan **bjb** KGB adalah sebesar 3,59%, **bjb** KPPB sebesar 8,88% dan lainnya sebesar 6,99%.

Based on the data above, the three superior products had a positive average growth. The average growth of **bjb** KGB was 3.59%, **bjb** KPPB was 8.88% and others was 6.99%.

Faktor Pendukung dan Penghambat Bisnis Kredit Konsumer

1. **Faktor Pendukung**
   a. Jumlah populasi Aparatur Sipil Negara (ASN) yang akan memasuki masa pensiun mengalami kenaikan setiap tahunnya dan ini menjadi peluang bagi bank **bjb** untuk meningkatkan portofolio kredit, khususnya *market share* produk **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB).
   b. Beberapa tahun terakhir, Pemerintah membuka penerimaan Pegawai Pemerintah dengan Perjanjian Kerja (PPPK). Hal ini tentunya menjadi pendukung meningkatnya portofolio Kredit Konsumer, khususnya **bjb** KGB.
   c. Kebijakan dari regulator berupa Gerakan Nasional Non Tunai (GNNT), khususnya di wilayah Jawa Barat, terimplementasikan dengan dibayarkannya gaji ASN secara langsung ke masing-masing rekening gaji pegawai. Hal ini memudahkan bank **bjb** sebagai bank penyalur gaji mayoritas ASN di Jawa Barat untuk melakukan pemotongan gaji guna pembayaran angsuran kredit.
   d. Penyerapan jumlah ASN yang sudah menjadi debitur adalah sebesar 62%. Hal ini menunjukkan bahwa masih terdapat potensi peningkatan portofolio Kredit Konsumer melalui optimalisasi penyerapan ASN, khususnya di Jawa Barat dan Banten.
2. **Faktor Penghambat**
   Munculnya Covid-19 pada akhir Tahun 2019 yang telah dinyatakan sebagai *global pandemic* oleh *World Heatlh Organization* (WHO), hingga berakhirnya tahun 2022 penyebarannya masih cukup fluktuatif. Hal ini cukup berdampak terhadap aktivitas pemasaran Kredit Konsumer. Kebijakan *Work From Home* (WFH) yang diberlakukan pemerintah dan diimplementasikan pada dinas/instansi yang merupakan *captive market* menyebabkan kurang optimalnya penyaluran Kredit Konsumer.

Supporting and Inhibiting Factors in Consumer Loan Business

1. **Supporting Factors**
   a. The total population of State Civil Servants (ASN) who were about to enter retirement increased every year and this was an opportunity for bank **bjb** to increase its loan portfolio, especially the market share of the product **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB).
   b. In recent years, the Government opened the acceptance of Candidates for Civil Servants (CPNS), both for Central and Regional Civil Servants. This certainly supported the increase in the consumer and retail loan portfolio, especially **bjb** KGB
   c. The regulator's policy in the form of the National Non Cash Movement (GNNT), especially in the West Java region, was implemented by paying ASN salaries directly to each employee's salary account. This made it easier for bank **bjb** as the bank that distributed the majority of ASN salaries in West Java to make salary deductions for payment of loan installments.
   d. Absorption of the number of Civil Government who had become debtors is 62%. This showed that there was still potential for an increase in the Consumer Loans portfolio through optimizing the absorption of Civil Government, particularly in West Java and Banten.
2. **Inhibiting Factors**
   The emergence of Coronavirus Disease 2019 (Covid-19) at the end of 2019 which has been declared a global pandemic by the World Heatlh Organization (WHO), until the end of 2022 its spread is still quite volatile. This has quite an impact on consumer loan marketing activities. The Work From Home (WFH) policy imposed by the government and implemented in agencies/agencies that are captive markets has resulted in less than optimal distribution of consumer loan.

Rencana dan Strategi Kredit Konsumer Tahun 2023

Dalam menghadapi tahun 2023, Kredit Konsumer telah menyiapkan strategi bisnis untuk meningkatkan dan mempertahankan portofolio Kredit Konsumer. Strategi bisnis dimaksud adalah sebagai berikut:

1. ***Marketing Strategy***
   Mengembangkan keunggulan daya saing yang berkesinambungan melewati pasar yang dimasuki, dan progam pemasaran yang digunakan untuk melayani target pasar Kredit Konsumer.
   a. *Referral Marketing* – **bjb** REKAMAN
   b. *Pricing*
      - Program MELODI (Memberikan Layanan Optimal bagi Debitur)
      - Program **bjb** Musisi (Makin Untung Provisi dan Asuransi)
      - Program Suku Bunga Khusus **bjb** KGB dan **bjb** KPPB
   c. *Customer Reward*
      - Program Ramadhan
      - Program Penghargaan Nasabah Setia
      - Program Perjalanan Religi
2. **Produk *Diversification Strategy***
   Eksplorasi dan pengembangan produk dan atau pasar yang baru, dalam rangka mengejar pertumbuhan, peningkatan penjualan, profitabilitas, dan fleksibilitas melalui **bjb** KGB PISAN.
3. ***People Development Strategy***
   Meningkatkan kualitas sumber daya manusia dalam melakukan pemasaran Kredit Konsumer bank **bjb**.
   a. *Marketing Club*
   b. *Consumer Carrier Challenge*
   c. *Coaching Clinic*
   d. *Knowledge Development*
4. ***Internal Process Strategy***
   Meningkatkan proses bisnis agar dapat memberikan jasa layanan perbankan yang maksimal kepada debitur.
   a. Optimalisasi **bjb** COIN
   b. Optimalisasi *Loan Management System* (LMS)
   c. Optimalisasi *Consumer Loan Payment System* (CLPS) dan *Consumer Pay* (Cospay)

Consumer Loan Plans and Strategies for 2023

In facing year 2023, the Consumer Loan has prepared a Business Strategy to improve and maintain the Consumer loan portfolio. The intended business strategies are as follows:

1. **Marketing Strategy**
   Developing sustainable competitive advantage over the entered market, and marketing programs used to serve the consumer loan target market.
   a. Referral Marketing – **bjb** REKAMAN
   b. Pricing
      - MELODI program ((Providing Optimal Service for Debtors)
      - **bjb** Musisi Program (More Profit Provision and Insurance)
      - **bjb** KGB and **bjb** KPPB Special Interest Rate Program
   c. Customer Reward
      - Ramadhan Program
      - Loyal Customer Award Program
      - Religious Trip Program
2. **Diversification Strategy Product**
   Exploration and development of new products and or markets, in order to pursue growth, increase sales, profitability, and flexibility through **bjb** KGB Pisan
3. **People Development Strategy**
   Improving the quality of human resource in marketing bank **bjb** consumer loan.
   a. Marketing Club
   b. Consumer Carrier Challenge
   c. Coaching Clinic
   d. Knowledge Development
4. **Internal Process Strategy**
   Improve the company's business processes in order to provide maximum banking services to debtors.
   a. **bjb** COIN Optimization
   b. Loan Management System (LMS) Optimization
   c. Consumer Loan Payment System (CLPS) and Consumer Pay (Cospay) Optimization

RITEL

Penjelasan Kredit Ritel

Produk kredit Ritel di tahun 2022 terdiri dari Kredit Purna Bhakti (KPB) Taspen, Kredit Pra Purna Bhakti (KPPB) Pola 2, Kredit Purna Bhakti (KPB) Asabri, Kredit Purna Bhakti (KPB) Dapen, *Back to Back Loan* (BTB), Kredit Guna Bakti (KGB) Pola 2, Kredit Guna Bakti (KGB) Pola 3, Kredit Guna Bakti (KGB), Ekstra Pola 2, Kredit Usaha Bhakti (KUB), *Asset* Buy Nusa Tenggara Timur (NTT), *Channeling* Sulselbar, *Channeling* Sulawesi Utara (Sulut), *Asset Buy* Sulawesi Tengah (Sulteng), *Asset Buy* Sulawesi Tenggara (Sultra), Cessie Bank Banten, *Channeling* (BPR Irian Sentosa), **bjb** KGB TPG Pola 2, **bjb** KGB TPG Pola 3, *Channeling* (Fidac). Penjelasan tiap-tiap produk telah disajikan pada Bagian Produk dan Jasa dalam Laporan Tahunan ini.

Keunggulan Layanan Kredit Ritel

Keunggulan layanan Kredit Ritel adalah sebagai berikut:

1. Proses pencairan kredit 1 (satu) hari setelah dokumen lengkap *(one day servie).*
2. Persyaratan pengajuan kredit mudah.
3. Pelayanan ramah terhadap semua debitur.
4. Saluran informasi *digital* yang cukup lengkap untuk mengetahui informasi pinjaman melalui aplikasi **bjb** DIGI.

Pengembangan Produk dan Layanan Kredit Ritel

Salah satu cara perbaikan proses bisnis dan diversifikasi produk untuk pengembangan produk dan layanan adalah dengan beberapa langkah sebagai berikut:

1. Mengoptimalkan produk eksisting, melalui *monitoring* dan *update* fitur produk dan *pricing* sesuai dengan kondisi kompetitor untuk menjaga daya saing produk.
2. Memperluas *target market* penyaluran kredit untuk segmen pegawai aktif dan pensiunan yang memiliki profil risiko yang rendah.
3. Ekspansi *market share* melalui penyaluran kredit *channeling* kepada *fintech* dan diversifikasi produk melalui pengembangan produk *digital loan* seperti *pay later*.
4. Digitalisasi proses bisnis melalui pengembangan *Loan Management System* (LMS) melalui penambahan mekanisme Robo SLIK dan digitalisasi proses pengajuan kredit.

RETAIL

Retail Loan Explanation

Retail loan products in 2022 consist of Kredit Purna Bhakti (KPB) Taspen, Kredit Pra Purna Bhakti (KPPB) Pattern 2, Kredit Purna Bhakti (KPB) Asabri, Kredit Purna Bhakti (KPB) Dapen, Back to Back Loan (BTB) Loan, Kredit Guna Bakti (KGB) Pattern 2, Kredit Guna Bakti (KGB) Pattern 3, Kredit Guna Bakti (KGB), Extra Pattern 2, Kredit Usaha Bhakti (KUB), Asset Buy Nusa Tenggara Timur (NTT), Channeling Sulselbar, Channeling Sulawesi Utara (Sulut), Asset Buy Sulawesi Tengah (Sulteng), Asset Buy Sulawesi Tenggara (Sultra), Cessie Bank Banten, Channeling (BPR Irian Sentosa), **bjb** KGB TPG Pattern 2, **bjb** KGB TPG Pattern 3, Channeling (Fidac). An explanation of each product has been presented in the Products and Services Section of this Annual Report.

Retail Loan Services Advantages

The advantages of Retail loan services were as follows:

1. Loans disbursement process 1 (one) day after complete documents (one day service).
2. Easy loan application requirements.
3. Friendly service to all debtors.
4. A complete digital information channel to find out loan information through the **bjb** DIGI application.

Retail Loan Product and Service Development

The ways to improve business processes and product diversification for product and service development were to take the following steps:

1. Optimizing existing products, through monitoring and updating product features and pricing according to competitors' conditions to maintain product competitiveness.
2. Expanding the target market for lending to the active and retired employee segments with a low risk profile.
3. Expansion of market share through channeling loan to fintech and product diversification through the development of digital loan products such as pay later.
4. Digitalizing business processes through the development of a Loan Management System (LMS) through the addition of the Robo SLIK mechanism and digitizing the loan application process.

Produktivitas Kredit Ritel

Uraian produktivitas kredit ritel disajikan sebagai berikut.

Tabel Pencapaian Kredit Ritel Berdasarkan Total *Outstanding* (OS)
Table of Retail Loan Achievement by Total Outstanding

Produk	Total *Outstanding* (OS)			
	2022	2021	2020	2019
Kredit Purna Bhakti (KPB) Taspen	8,147,294	7,176,594	6,192,089	5,101,089
Kredit Pra Purna Bhakti (KPPB) Pola 2	539,680	614,556	631,189	514,108
Kredit Purna Bhakti (KPB) Asabri	507,713	358,921	214,997	138,844
Kredit Purna Bhakti (KPB) Dapen	198,420	150,334	93,426	31,125
Back to Back Loan (BTB) *Loan*	202,617	301,478	206,900	281,666
Kredit Guna Bakti (KGB) Pola 2	6,918,243	7,077,150	7,667,117	7,953,380
Kredit Guna Bakti (KGB) Pola 3	1,536,676	1,153,864	1,008,856	709,776
Kredit Guna Bakti (KGB) Ekstra Pola 2	389,845	325,267	230,110	112,932
Kredit Usaha Bhakti (KUB)	3,102	4,430	6,522	8,822
Asset Buy Nusa Tenggara Timur (NTT)	-	358	358	714
Channeling Sulawesi Selatan dan Sulawesi Barat (Sulselbar)	-	-	-	47
Channeling Sulawesi Utara (Sulut)	9,789	14,312	22,391	34,441
Asset Buy Sulawesi Tengah (Sulteng)	2,516	4,342	7,260	10,942
Asset Buy Sulawesi Tenggara (Sultra)	1,880	3,962	7,490	14,307
Cessie Bank Banten	-	-	740,969	-
Channeling (BPR Irian Sentosa)	3,429	-	-	-
bjb KGB TPG Pola 2	9,858	-	-	-
bjb KGB TPG Pola 3	8,033	-	-	-
Channeling (Fidac)	249	-	-	-
Total *Outstanding* (OS)	**18,479,344**	**17,185,569**	**17,029,674**	**14,912,193**

Dalam 5 (lima) tahun terakhir, data pencapaian Kredit Ritel berdasarkan total *outstanding* mengalami kenaikan setiap tahunnya. Dapat diinformasikan bahwa posisi total *outstanding* kredit ritel tahun 2018 adalah Rp12,82 triliun, bergerak tumbuh menjadi sebesar Rp18,48 triliun di tahun 2022. Produk yang memiliki peningkatan *outstanding* tertinggi adalah **bjb** KPB Taspen. Adapun produk dengan penurunan *outstanding* tertinggi adalah **bjb** KGB Pola 2.

Tabel Pencapaian Kredit Ritel Berdasarkan *Absolute Non Perfoming Loan*
Table of Retail Loan Achievement by Absolute Non Perfoming Loan

Produk	*Absolute Non Perfoming Loan* (ABS NPL)			
	2022	2021	2020	2019
Kredit Purna Bhakti (KPB) Taspen	14,615	18,936	11,366	11,508
Kredit Pra Purna Bhakti (KPPB) Pola 2	7,962	3,816	2,057	1,242
Kredit Purna Bhakti (KPB) Asabri	1,083	630	452	2,012
Kredit Purna Bhakti (KPB) Dapen	486	297	135	-
Back to Back Loan (BTB) *Loan*	225	-	-	323
Kredit Guna Bakti (KGB) Pola 2	61,928	41,157	29,499	22,119
Kredit Guna Bakti (KGB) Pola 3	10,660	7,892	8,029	3,901
Kredit Guna Bakti (KGB) Ekstra Pola 2	1,285	908	156	-

Retail Loan Productivity

The description of retail loan productivity is presented as follows.

(dalam jutaan Rupiah)
(in million IDR)

2018	Pertumbuhan Growth 2018-2022	Pertumbuhan 2021-2022 2021-2022 Growth		Product
		Nominal	%	
3,847,194	4,300,100	970,700	13.53%	Kredit Purna Bhakti (KPB) Taspen
261,309	278,371	(74,876)	(12.18%)	Kredit Pra Purna Bhakti (KPPB) Pola 2
66,806	440,907	148,791	41.46%	Kredit Purna Bhakti (KPB) Asabri
6,327	192,093	48,086	31.99%	Kredit Purna Bhakti (KPB) Dapen
225,627	(23,009)	(98,861)	(32.79%)	Back to Back Loan (BTB) Loan
7,665,671	(747,429)	(158,907)	(2.25%)	Kredit Guna Bakti (KGB) Pola 2
608,827	927,850	382,812	33.18%	Kredit Guna Bakti (KGB) Pola 3
-	-	64,578	19.85%	Kredit Guna Bakti (KGB) Ekstra Pola 2
14,063	(10,961)	(1,328)	(29.97%)	Kredit Usaha Bhakti (KUB)
-	-	-	-	Asset Buy East Nusa Tenggara (NTT)
62	(62)	-	-	Channeling South and West Sulawesi (Sulselbar)
66,640	(56,851)	(4,523)	(31.60%)	Channeling North Sulawesi (Sulut)
17,600	(15,084)	(1,827)	(42.06%)	Asset Buy Central Sulawesi (Sulteng)
38,115	(36,235)	(2,082)	(52.55%)	Asset Buy South East Sulawesi (Sultra)
-	-	-	-	Cessie Bank Banten
-	3,429	3,429	100.00%	Channeling (BPR Irian Sentosa)
-	9,858	9,858	100.00%	**bjb** KGB TPG Pola 2
-	8,033	8,033	100.00%	**bjb** KGB TPG Pola 3
-	249	249	100.00%	Channeling (Fidac)
12,818,240	**5,661,104**	**1,293,775**	**7.53%**	**Total Outstanding (OS)**

In the last 5 (five) years, Retail Loan achievement data based on total outstanding has increased every year. It can be informed that the total position of outstanding retail loans in 2018 was IDR12.82 trillion, moving to grow to IDR18.48 trillion in 2022. The product that had the highest increase in outstanding is **bjb** KPB Taspen. The product with the highest outstanding decline was **bjb** KGB Pattern 2

(dalam jutaan Rupiah)
(in million IDR)

2018	Pertumbuhan Growth 2018-2022	Pertumbuhan 2021-2022 2021-2022 Growth		Product
		Nominal	%	
4,394	10,221	(4,321)	(22.82%)	Kredit Purna Bhakti (KPB) Taspen
-	7,962	4,146	108.66%	Kredit Pra Purna Bhakti (KPPB) Pola 2
203	880	453	71.87%	Kredit Purna Bhakti (KPB) Asabri
-	486	189	63.83%	Kredit Purna Bhakti (KPB) Dapen
323	(98)	225	100.00%	Back to Back Loan (BTB) Loan
29,880	32,048	20,771	50.47%	Kredit Guna Bakti (KGB) Pola 2
3,293	7,367	2,768	35.07%	Kredit Guna Bakti (KGB) Pola 3
-	1,285	377	41.46%	Kredit Guna Bakti (KGB) Ekstra Pola 2

	Absolute Non Perfoming Loan (ABS NPL)			
Produk	**2022**	**2021**	**2020**	**2019**
Kredit Usaha Bhakti (KUB)	-	-	-	-
Asset Buy Nusa Tenggara Timur (NTT)	-	358	358	559
Channeling Sulselbar	-	-	-	-
Channeling Sulawesi Utara (Sulut)	1,482	1,394	1,380	2,652
Asset Buy Sulawesi Tengah (Sulteng)	-	-	-	-
Asset Buy Sulawesi Tenggara (Sultra)	34	56	116	-
Cessie Bank Banten	-	-	617	-
Channeling (BPR Irian Sentosa)	-	-	-	-
bjb KGB TPG Pola 2	-	-	-	-
bjb KGB TPG Pola 3	-	-	-	-
Channeling (Fidac)	-	-	-	-
Total ABS NPL	**99,761**	**75,445**	**54,164**	**44,315**

Berbanding terbalik dengan pencapaian total *outstanding*, data pencapaian total ABS NPL Kredit Ritel mengalami kenaikan pada 5 (lima) tahun terakhir sebesar Rp59,94 miliar, kenaikan absolut NPL terbesar berada pada produk **bjb** KGB Pola 2 sebesar Rp32,05 miliar dan **bjb** KPB Taspen sebesar Rp10,22 miliar. Adapun pada tahun 2022 terdapat kenaikan ABS NPL sebesar Rp24,32 miliar, kenaikan tertinggi berasal dari produk **bjb** KGB Pola 2.

Tabel Pencapaian Kredit Ritel Berdasarkan *Outstanding Nett Growth*
Table of Achievement of Retail Loan Based on Outstanding Nett Growth

	Outstanding Nett Growth		
Produk	**2022**	**2021**	**2020**
Kredit Purna Bhakti (KPB) Taspen	970,700	984,506	1,091,000
Kredit Pra Purna Bhakti (KPPB) Pola 2	(74,876)	(16,633)	117,081
Kredit Purna Bhakti (KPB) Asabri	148,791	143,924	76,153
Kredit Purna Bhakti (KPB) Dapen	48,086	56,908	62,301
Back to Back Loan (BTB) *Loan*	(98,861)	94,578	(74,767)
Kredit Guna Bakti (KGB) Pola 2	(158,907)	(589,968)	(286,262)
Kredit Guna Bakti (KGB) Pola 3	382,812	145,008	299,080
Kredit Guna Bakti (KGB) Ekstra Pola 2	64,578	95,157	117,178
Kredit Usaha Bhakti (KUB)	(1,328)	(2,092)	(2,300)
Asset Buy Nusa Tenggara Timur (NTT)	-	-	(356)
Channeling Sulselbar	-	-	(5)
Channeling Sulawesi Utara (Sulut)	(4,523)	(8,079)	(12,050)
Asset Buy Sulawesi Tengah (Sulteng)	(1,827)	(2,918)	(3,681)
Asset Buy Sulawesi Tenggara (Sultra)	(2,082)	(3,528)	(6,818)
Cessie Bank Banten	-	(740,969)	740,969
Channeling (BPR Irian Sentosa)	3,429	-	-
bjb KGB TPG Pola 2	9,858	-	-
bjb KGB TPG Pola 3	8,033	-	-
Channeling (Fidac)	249	-	-
Total *Nett Growth*	**1,294,133**	**155,895**	**2,117,524**

2018	Pertumbuhan Growth 2018-2022	Pertumbuhan 2021-2022 2021-2022 Growth		Product
		Nominal	%	
-	-	-	-	Kredit Usaha Bhakti (KUB)
-	-	-	-	Asset Buy East Nusa Tenggara (NTT)
-	-	-	-	Channeling South and West Sulawesi (Sulselbar)
1,381	101	88	6.28%	Channeling North Sulawesi (Sulut)
-	-	-	-	Asset Buy Central Sulawesi (Sulteng)
344	(309)	(22)	(38.90%)	Asset Buy South East Sulawesi (Sultra)
-	-	-	-	Cessie Bank Banten
-	-	-	-	Channeling (BPR Irian Sentosa)
-	-	-	-	**bjb** KGB TPG Pola 2
-	-	-	-	**bjb** KGB TPG Pola 3
-	-	-	-	Channeling (Fidac)
39,818	**59,943**	**24,315**	**32.23%**	**Total ABS NPL**

In contrast to the achievement of the total outstanding, data on the achievement of the absolute total NPL of Retail Loan has increased in the last 5 (five) years by IDR59.94 billion, the largest absolute increase in NPLs was for **bjb** KGB Pattern 2 products of IDR32.05 billion and **bjb** KPB Taspen of IDR10.22 billion. Whereas in 2022 there was an increase in ABS NPL of IDR24.32 billion, the highest increase came from **bjb** KGB Pattern 2 products.

(dalam jutaan Rupiah)
(in million IDR)

2019	2018	Akumulasi Pertumbuhan Accumulated Growth 2018-2022	Product
1,253,895	1,093,051	5,393,152	Kredit Purna Bhakti (KPB) Taspen
252,799	173,085	451,456	Kredit Pra Purna Bhakti (KPPB) Pola 2
72,038	57,588	498,494	Kredit Purna Bhakti (KPB) Asabri
24,798	6,327	198,420	Kredit Purna Bhakti (KPB) Dapen
56,040	2,822	(20,188)	Back to Back Loan (BTB) Loan
287,708	1,365,315	(1,524,222)	Kredit Guna Bakti (KGB) Pola 2
100,950	111,982	1,039,832	Kredit Guna Bakti (KGB) Pola 3
112,932	-	389,845	Kredit Guna Bakti (KGB) Ekstra Pola 2
(5,241)	(1,203)	(12,164)	Kredit Usaha Bhakti (KUB)
714	-	358	Asset Buy East Nusa Tenggara (NTT)
(15)	(18)	(37)	Channeling South and West Sulawesi (Sulselbar)
(32,198)	(70,445)	(127,296)	Channeling North Sulawesi (Sulut)
(6,658)	(14,174)	(29,258)	Asset Buy Central Sulawesi (Sulteng)
(23,807)	(28,108)	(64,343)	Asset Buy South East Sulawesi (Sultra)
-	-	-	Cessie Bank Banten
-	-	3,429	Channeling (BPR Irian Sentosa)
-	-	9,858	**bjb** KGB TPG Pola 2
-	-	8,033	**bjb** KGB TPG Pola 3
-	-	249	Channeling (Fidac)
2,093,953	**2,696,221**	**8,357,726**	**Total Net Growth**

Berdasarkan data *net growth* di atas, dari periode tahun 2018 – 2022 kredit ritel tumbuh sebesar Rp8,36 triliun. Adapun *net growth* tertinggi berada pada produk **bjb** KPB Taspen sebesar Rp5,39 triliun kemudian produk **bjb** KGB Pola 3 yang memiliki angka *net growth* tertinggi kedua dengan pertumbuhan sebesar Rp1,04 Triliun. Sedangkan angka *negative growth* tertinggi berada pada produk **bjb** Channeling Sulut sebesar Rp127,30 miliar.

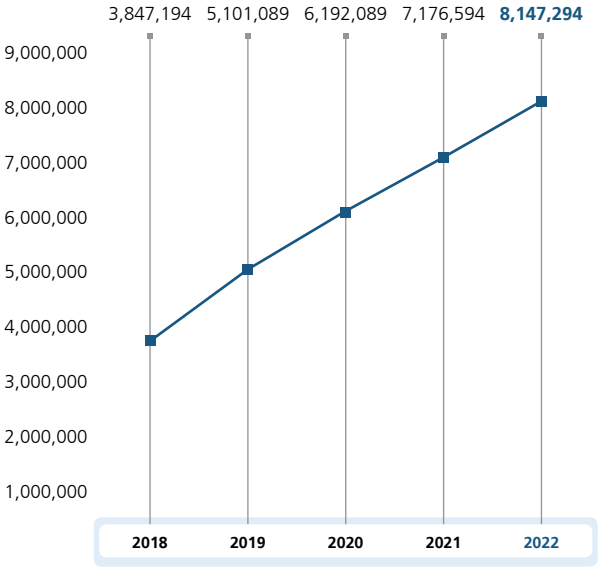
Produk Unggulan Kredit Ritel

Produk unggulan **bjb** KPB Taspen yang diberikan kepada pensiunan yang manfaat pensiunnya telah disalurkan melalui bank **bjb**. Adapun untuk produk **bjb** KGB Pola 2 bagi pegawai aktif saat ini Divisi Kredit Ritel fokus penyaluran kredit kepada Anggota TNI, BUMN dan ASN Vertikal. Dapat kami informasikan data perkembangan produk dimaksud pada tabel berikut:

a. **Produk bjb KPB Taspen**

Outstanding bjb KGB

(dalam juta Rupiah / in IDR million)



Secara signifikan produk **bjb** KPB Taspen mengalami pertumbuhan positif selama 5 (lima) tahun terakhir (2018-2022) dengan total pertumbuhan sebesar Rp4,30 triliun. Pada tahun 2022, produk **bjb** KPB Taspen membukukan pertumbuhan sebesar Rp970,69 miliar. Dalam perspektif kualitas kredit, **bjb** KPB Taspen juga mengalami kenaikan absolut NPL, dari semula Rp4,39 miliar pada tahun 2018 menjadi Rp14,62 miliar tahun 2022. Pada tahun 2021 mencetak absolut NPL tertinggi dalam 5 (lima) tahun terakhir dikarenakan meningkatnya klaim meninggal dunia akibat pandemi Covid-19.

Based on the net growth data above, from the 2018 – 2022 period, retail loans grew by IDR8.36 trillion. The highest net growth was in the **bjb** KPB Taspen product of IDR5.39 trillion, followed by the **bjb** KGB Pattern 3 product which had the second highest net growth figure with growth of IDR1.04 trillion. Meanwhile, the highest negative growth figure was in the North Sulawesi Channeling **bjb** product of IDR127.30 billion.

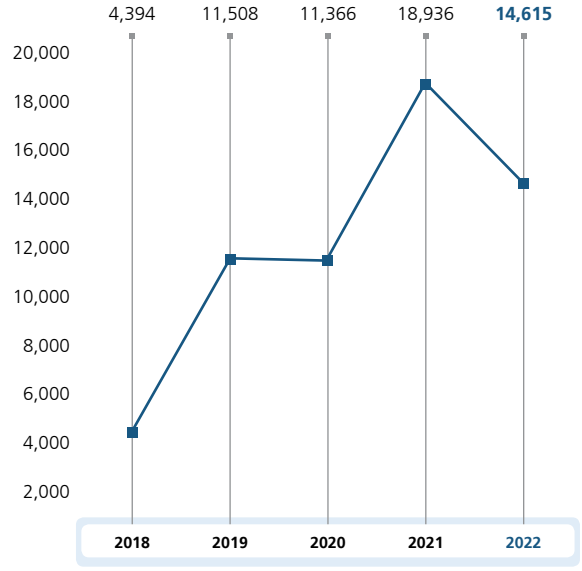
Retail Loan Featured Products

The superior product of **bjb** KPB Taspen given to retirees whose retirement benefits had been channeled through bank **bjb**. As for **bjb** KGB Pattern 2 products for active employees, currently the Retail Loan Division focused on channeling loan to Members of the Armies, SOEs and Vertical Civil Servants. The information of the product development data referred to can be seen in the following figure:

a. **bjb KPB Taspen Product**

Absolute NPL bjb KGB

(dalam juta Rupiah / in IDR million)



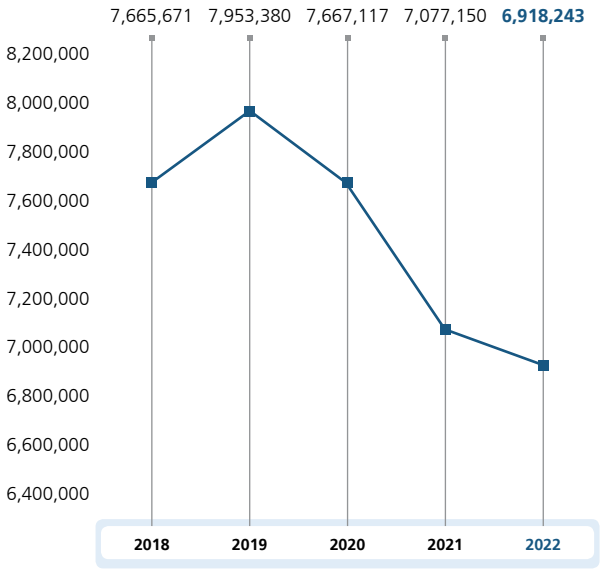
Significantly **bjb** KPB Taspen products experienced positive growth over the last 5 (five) years (2018-2022) with a total growth of IDR4.30 trillion. In 2022, KPB Taspen's **bjb** products recorded a growth of IDR970.69 billion. In the perspective of loan quality, **bjb** KPB Taspen also experienced an increase in absolute NPL, from IDR4.39 billion in 2018 to IDR14.62 billion in 2022. In 2021 it recorded the highest absolute NPL in the last 5 (five) years due to increased death claims due to the Covid-19 pandemic.

b. **Produk bjb KGB Pola 2**

Outstanding bjb KGB Pola 2

Outstanding **bjb** KGB Pattern 2

(dalam juta Rupiah / in IDR million)



Dalam 5 (lima) tahun terakhir, perkembangan **bjb** KGB Pola 2 mengalami kenaikan pada tahun 2019 dengan rata-rata *net growth* sebesar Rp287,7 miliar. Namun pada tahun 2020, 2021 dan 2022 produk tersebut mengalami pertumbuhan negatif. Pemberlakuan Gerakan Nasional Non Tunai (GNNT) pada setiap Pemerintah Daerah menyebabkan gaji debitur *non payroll*, khususnya ASN Daerah di luar wilayah Jawa Barat dan Banten telah disalurkan secara otomatis melalui Sistem Informasi Pembangunan Daerah (SIPD), gaji di *transfer* langsung dari kas daerah ke rekening gaji masing-masing ASN.

Sehingga bendahara/juru bayar tidak dapat melakukan pemotongan langsung atas gaji/tunjangan debitur untuk pembayaran angsuran secara kolektif. Dampak dari kebijakan tersebut juga berimplikasi pada dilakukannya penyaluran kredit secara selektif kepada *target market* tersebut, dan menyebabkan menurunnya ekspansi kredit. Selain berdampak terhadap pertumbuhan, kebijakan tersebut juga mengakibatkan kenaikan absolut NPL **bjb** KGB Pola 2 yang signifikan pada 5 (lima) tahun terakhir dari angka Rp29,88 miliar menjadi Rp61,93 miliar.

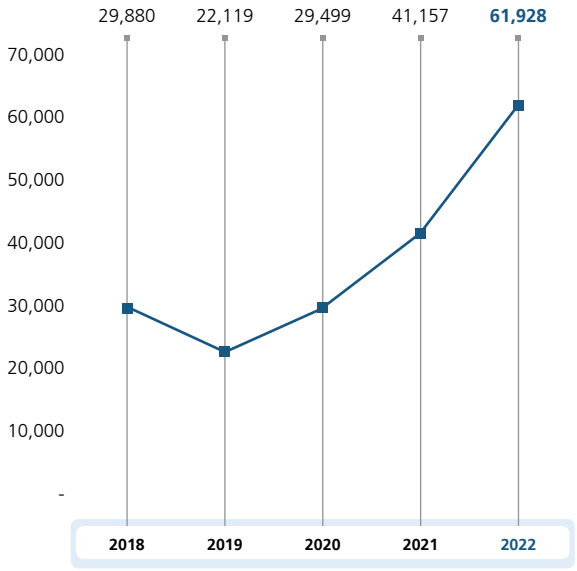
Merespon hal tersebut, Divisi Kredit Ritel berupaya melakukan *shifting* (pengalihan) *target market* **bjb** KGB Pola 2 kepada anggota TNI, seiring dengan telah dilaksanakannya Perjanjian Kerjasama (PKS) penyaluran kredit secara Nasional dengan Markas Besar (Mabes) TNI, TNI AD serta TNI AU pada Oktober dan November 2022. Diharapkan dengan dilaksanakan kerjasama tersebut, potensi anggota TNI yang tinggi dapat memberikan kontribusi positif terhadap pertumbuhan **bjb** KGB Pola 2 yang berkualitas.

b. **bjb KGB Pattern 2 Product**

Absolute NPL bjb KGB Pola 2

Absolute NPL **bjb** KGB Pattern 2

(dalam juta Rupiah / in IDR million)



In the last 5 (five) years, the development of **bjb** KGB Pattern 2 has increased in 2019 with an average net growth of IDR287.7 billion. However, in 2020, 2021 and 2022 these products experienced negative growth. The implementation of the Non-Cash National Movement (GNNT) in each Regional Government caused non-payroll debtor salaries, especially Regional Civil servants outside the West Java and Banten regions, to channel automatically through the Regional Development Information System (SIPD); salaries were transferred directly from the regional Treasury to the account salary for each civil servant.

Hence, the treasurer/payer could not make direct deductions from debtors' salaries/allowances for collective installment payments. The impact of this policy also had implications for selective lending to the target market, and caused a decline in loan expansion. Apart from having an impact on growth, this policy also resulted in a significant increase in absolute NPL **bjb** KGB Pattern 2 in the last 5 (five) years from IDR29.88 billion to IDR61.93 billion.

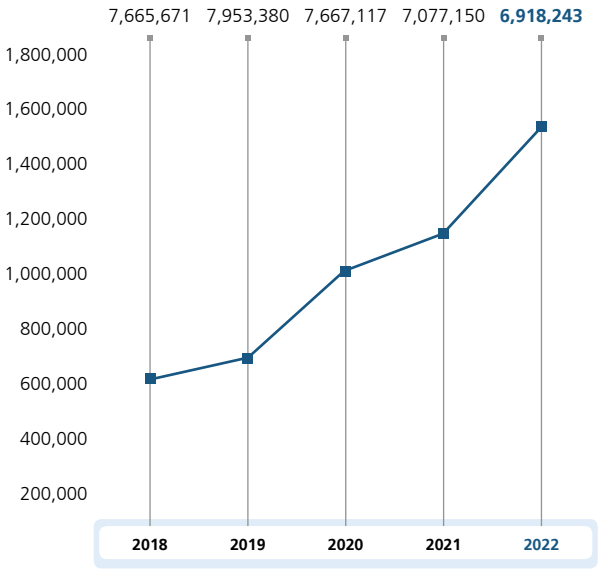
Responding to this, the Retail Loan Division attempted to shift the target market of **bjb** KGB Pattern 2 to members of the Armies, in line with the implementation of the National Loan Distribution Cooperation Agreement (PKS) with the Headquarters (Mabes) of the Indonesian National Army, Indonesain National Military – Land Force and Indonesian National Military – Air Force in October and November 2022. It was expected that by carrying out this collaboration, the high potential of Armies members could make a positive contribution to the quality growth of **bjb** KGB Pattern 2.

c. **Produk bjb KGB Pola 3**

Outstanding bjb KGB Pola 3

Outstanding **bjb** KGB Pattern 3

(dalam juta Rupiah / in IDR million)



Produk Divisi Kredit Ritel untuk target *market* pegawai aktif yang memiliki tren pertumbuhan positif pada 5 (lima) tahun terakhir adalah **bjb** KGB Pola 3. Produk tersebut memberikan fasilitas kredit konsumtif kepada pegawai swasta, yayasan, dana pensiun, pegawai non tetap instansi pemerintah dan perangkat desa.

Pada tahun 2022 produk **bjb** KGB Pola 3 berhasil mencatat pertumbuhan bersih sebesar Rp382,81 miliar yang sebagian besar berasal dari realisasi kredit kepada perangkat desa Rp181 miliar dan Tenaga Alih Daya (TAD) internal bank **bjb** Rp91 miliar. Produk **bjb** KGB Pola 3 merupakan produk dengan pertumbuhan bersih tertinggi kedua pada Divisi Kredit Ritel setelah **bjb** KPB Taspen.

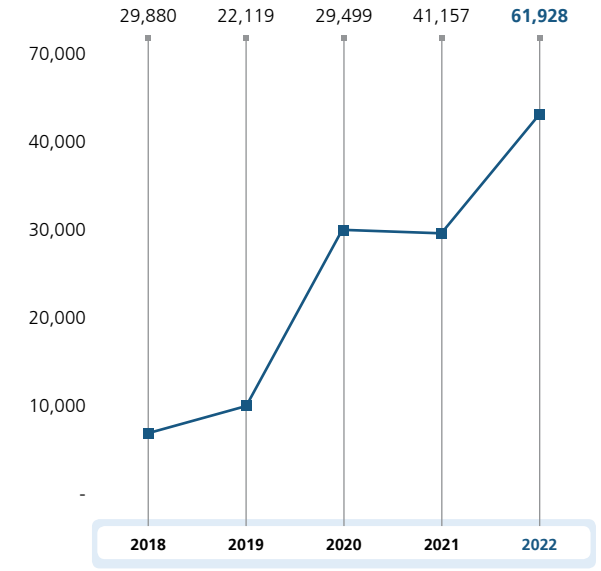
Seiring dengan pertumbuhan OS, absolut NPL **bjb** KGB Pola 3 juga mengalami peningkatan dari semula Rp3,29 miliar pada tahun 2018 menjadi Rp10,66 miliar pada 2022. Pergerakan absolut NPL **bjb** KGB Pola 3 pada tahun 2022 mengalami kenaikan sebesar Rp2,77 miliar sebagian besar disebabkan oleh debitur yang terdampak kebijakan PHK massal di beberapa perusahaan.

c. **bjb KGB Pattern 3 Product**

Absolute NPL bjb KGB Pola 3

Absolute NPL **bjb** KGB Pattern 3

(dalam juta Rupiah / in IDR million)



The product of the Retail Loan Division for the target market of active employees who had a positive growth trend in the last 5 (five) years was **bjb** KGB Pattern 3. This product provided consumer loan facilities to private employees, foundations, pension funds, non-permanent employees of government agencies and village officials.

In 2022 the **bjb** KGB Pattern 3 product managed to record a net growth of IDR382.81 billion, most of which came from loan realization to village officials of IDR181 billion and bank **bjb** internal outsourced personnel (TAD) of IDR91 billion. The **bjb** KGB Pattern 3 product was the product with the second highest net growth in the Retail Loan Division after **bjb** KPB Taspen.

Along with OS growth, the absolute NPL **bjb** KGB Pattern 3 also increased from IDR3.29 billion in 2018 to IDR10.66 billion in 2022. The absolute movement of NPL **bjb** KGB Pattern 3 in 2022 increased by IDR2.77 billion, mostly caused by debtors affected by mass layoff policies in several companies.

Faktor Pendukung dan Penghambat Bisnis Kredit Ritel

1. Faktor Pendukung
   a. Suku Bunga dan fitur produk Kredit Ritel yang kompetitif.
   b. Memiliki produk dan layanan yang dapat menjawab kebutuhan *customer* sesuai dengan *life stages*.
   c. Terdapat program-program pemasaran untuk *referral marketing*.
   d. Banyak terdapat program *cashback* dan hadiah lainnya untuk debitur baru dan debitur eksisting yang mengajukan perpanjangan/*top up* kredit.
   e. Memiliki tenaga kerja yang berpengalaman di bidang kredit konsumtif.
   f. Terdapat program pemberdayaan bagi debitur baik pegawai aktif maupun pensiunan dalam bentuk kemitraan usaha dan edukasi literasi keuangan.
2. Faktor Penghambat
   a. Terdapat proteksi dari masing-masing BPD di luar Jawa Barat dan Banten yang menyebabkan akses Bendahara Keuangan terhadap pemotongan gaji Debitur untuk pembayaran angsuran menjadi hilang dan berimplikasi terhadap penyempitan segmen *market* **bjb** Kredit Guna Bhakti (KGB) Pola 2.
   b. Jaringan Kantor bank **bjb** di daerah di luar Jawa Barat dan Banten masih minim.

Perkembangan Bisnis atau Kinerja

Beberapa fokus pada perkembangan bisnis dan kinerja Kredit Ritel pada tahun 2023 adalah:

1. Fokus terhadap *captive market* yang masih memiliki risiko yang terukur seperti Anggota TNI, ASN Vertikal, Pegawai BUMN/Swasta dan Pensiunan.
2. Inisiasi Perjanjian Kerjasama (PKS) secara Nasional.
3. Optimalisasi strategi *account solution* dalam rangka pengembangan kerjasama bisnis penyaluran kredit ritel secara nasional (PKS Nasional dengan beberapa *Holding Company*).

Rencana dan Strategi Kredit Ritel Tahun 2023

Uraian Rencana dan Strategi Kredit Ritel yang akan dilakukan pada tahun 2023 adalah sebagai berikut:

1. Pengembangan Aplikasi Digiloan dalam rangka mempemudah pengajuan kredit debitur.
2. Pengembangan Aplikasi *New Loan Management System* (LMS) untuk menunjang percepatan proses bisnis.
3. Implementasi fitur *cross selling* **bjb** *pop up notification* pada aplikasi **bjb** Fast yang digunakan *frontliner* bank **bjb**.
4. Implementasi penyaluran produk **bjb** PayLater.
5. Program *marketing* khusus mitra strategis misalnya untuk *Holding Company* dan PKS Nasional.

Supporting and Inhibiting Factors for Retail Loan Business

1. Supporting Factors
   a. Competitive Interest Rates and Retail Loan product features.
   b. Having products and services that could answer customer needs according to life stages.
   c. There were marketing programs for referral marketing.
   d. There were many cashback programs and other prizes for new debtors and existing debtors who apply for loan extensions/top-ups.
   e. Having an experienced workforce in the field of consumer loan.
   f. There was an empowerment program for debtors, both active and retired employees, in the form of business partnerships and financial literacy education.
2. Inhibiting Factors
   a. There was protection from each BPD outside West Java and Banten which caused the Financial Treasurer's access to deductions from Debtor salaries for installment payments to be lost and had implications for narrowing the market segment **bjb** Kredit Guna Bhakti (KGB) Pattern 2.
   b. The network of bank **bjb** offices in areas outside West Java and Banten was still minimal.

Business Development or Performance

Several focuses on business development and Retail Loan performance in 2023 are:

1. Focusing on captive markets that still have measurable risks such as Members of the Indonesian Armies, Vertical Civil Servants, SOEs/Private Employees and Pensioners.
2. Initiation of National Cooperation Agreement (PKS).
3. Optimizing the account solution strategy in the framework of developing national retail loan distribution business cooperation (National PKS with several Holding Companies).

Retail Loan Plans and Strategies for 2023

The description of the Retail Loan Plan and Strategy to be carried out in 2023 is as follows:

1. Development of the Digiloan Application in order to facilitate debtor loan applications.
2. New Loan Management System (LMS) application development to support business process acceleration.
3. Implementation of the **bjb** pop up notification cross selling feature on the **bjb** Fast application used by the bank **bjb** frontliner.
4. Implementation of distribution of **bjb** PayLater products.
5. Special marketing programs for strategic partners, for example for Holding Companies and National PKS.

KORPORASI

Penjelasan Kredit Korporasi

Produk kredit korporasi bank **bjb** terdiri dari KIU (F), KIU (S), KIU Sindikasi, KMK *Cash Collateral*, KMK Umum - Pada Perusahaan Pembiayaan (S), KMKK, KMKU (S), KMKU R/C, KMKU Sindikasi dan Kredit Jangka Pendek. Penjelasan tiap-tiap produk telah disajikan pada Bagian Produk dan Jasa dalam Laporan Tahunan ini.

Keunggulan Layanan Kredit Korporasi

Sejalan dengan *Corporate Plan* bank **bjb** tahun 2022 dengan salah satunya adalah fokus kepada kredit produktif, kredit segmen korporasi merupakan segmen kontribusi tertinggi pada portofolio kredit produktif. Dengan produk unggulan Kredit Modal Kerja, Kredit Modal Kerja Kontrak, Kredit Investasi dan Kredit Sindikasi yang disalurkan kepada perusahaan-perusahaan BUMN/BUMN *Holding*/Grup BUMN maupun perusahaan swasta bonafid lainnya. Struktur fasilitas kredit segmen korporasi dapat dibentuk dengan lebih fleksibel mengikuti kebutuhan calon debitur dan pada akhirnya dapat men-*generate product holding* bank **bjb**.

Pengembangan Produk Layanan Kredit Korporasi

Dalam rangka menunjang bisnis Divisi Korporasi selama periode 2022 telah melakukan pengembangan produk dan layanan di antaranya sebagai berikut:

1. Penyesuaian standar operasional prosedur kredit korporasi dengan perluasan pembiayaan dengan skema *join borrower* untuk calon debitur yang berbentuk grup usaha dan memenuhi kriteria tertentu.
2. Penyesuaian manual produk kredit *cash collateral* dengan mengakomodir potensi *cross curenncy*;
3. Penyesuaian manual produk kredit modal kerja dan kredit investasi dengan memperluas pengecualian *risk acceptance criteria* terkait kolektibilitas pengurus dan pengawas untuk Grup BUMN hingga derajat ketiga.
4. Penyesuaian manual produk kredit modal kerja pengembang terkait akseptasi pengalaman usaha dari pengurus perusahaan sebagai pengalaman calon debitur.
5. Penyesuaian manual produk garansi bank dengan penambahan ketentuan terkait *commercial line* untuk perusahaan asuransi/penjaminan yang menerbitkan kontra garansi serta penyesuaian *form* pengajuan garansi bank yang berfungsi juga sebagai perjanjian garansi bank.
6. Penyesuaian manual produk resi gudang (non subsidi) untuk mengakomodir penambahan komoditas yang dapat dibiayai.
7. Penyesuaian manual produk kredit investasi kepada PDAM (jaminan pemerintah dan subsidi bunga) mengacu pada Peraturan Presiden Republik Indonesia Nomor 46 Tahun 2019 tentang Pemberian Jaminan dan Subsidi Bunga oleh Pemerintah Pusat Dalam Rangka Percepatan Penyediaan Air Minum.
8. Penyusunan petunjuk teknis kredit sindikasi sebagai acuan dalam pelaksanaan bank **bjb** bertindak sebagai *arranger* dan agen dalam kegiatan kesindikasian.

CORPORATE

Corporate Loan Explanation

bank **bjb** Corporate Loan products consist of KIU (F), KIU (S), KIU Syndication, KMK Cash Collateral, KMK General - Financing Companies (S), KMKK, KMKU (S), KMKU R/C, KMKU Syndication and Short Term Loan. An explanation of each product has been presented in the Products and Services Section of this Annual Report.

Corporate Loan Service Advantages

In line with bank **bjb** Corporate Plan for 2022, one of which was to focus on productive loans; corporate segment loans became the highest contributing segment to the productive loan portfolio. With superior products Working Capital Loans, Contract Working Capital Loans, Investment Loans and Syndicated Loans distributed to SOEs/SOE Holding Companies/SOE Groups as well as other bona fide private companies. The corporate segment loan facility structure could be formed more flexibly following the needs of prospective borrowers and in the end could generate bank **bjb** product holding.

Corporate Loan Product and Service Development

In order to support the Corporate Division business during the 2022 period, it has developed products and services including the following:

1. Adjustment of standard operating procedures for corporate loans by expanding financing with a joint borrower scheme for prospective debtors in the form of business groups and meet certain criteria.
2. Manual adjustment of Cash Collateral Loan product to accommodate the potential for cross currency;
3. Manual adjustment of working capital loan and investment loan products by expanding the risk acceptance criteria exceptions related to the collectibility of management and supervisors for the SOEs Group up to the third degree.
4. Manual adjustment of developer working capital loan products related to the acceptance of business experience from company management as the experience of prospective debtors.
5. Manual adjustment of bank guarantee products with the addition of provisions related to the commercial line for insurance/guarantee companies issuing counter guarantees and adjustments to the bank guarantee application form which also functioned as a bank guarantee agreement.
6. Manual adjustment of warehouse receipt products (non-subsidized) to accommodate the addition of commodities that could be financed.
7. Manual adjustment of investment loan products to PDAMs (government guarantee and interest subsidy) refers to Presidential Regulation of the Republic of Indonesia Number 46 of 2019 concerning Provision of Guarantees and Interest Subsidies by the Central Government in the Context of Accelerating Drinking Water Supply.
8. Preparation of syndicated loans technical guidelines as a reference in the implementation of bank **bjb** acting as arranger and agent in syndicated activities.

Produktivitas Kredit Korporasi

Dalam kurun waktu 5 (lima) tahun terakhir, pertumbuhan yoy cukup signifikan. Pada tahun 2022 merupakan pertumbuhan tertinggi yaitu sebesar Rp4,26 triliun dengan *outstanding* sebesar Rp16,52 triliun atau pertumbuhan sebesar 34,84% jika dibandingkan tahun 2021. Adapun porsi kredit Divisi Korporasi tahun 2022 terhadap total penyaluran kredit bank **bjb** sebesar Rp106,25 triliun adalah sebesar 15.55%.

Corporate Loan Productivity

In the last 5 (five) years, yoy growth was quite significant. In 2022, the highest growth was IDR4.26 trillion with an outstanding of IDR16.52 trillion or a growth of 34.84% compared to 2021. The Corporate Division loan portion for 2022 to the total bank **bjb** loan disbursement was IDR106.25 trillion equal to 15.55%.

Tabel Ringkasan Kinerja Kredit Korporasi
Table of Corporate Loan Performance Summary

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022 (Rp)	2021 (Rp)	2020 (Rp)	2019 (Rp)	2018 (Rp)
Outstanding	16,527,086	12,257,188	10,800,371	9,037,334	7,165,518
Pertumbuhan (nominal) Growth (nominal)	4,269,898	1,456,817	1,763,037	1,871,816	-
Pertumbuhan (%) Growth (%)	34.84%	13.49%	19.51%	26.12%	-

Pertumbuhan kredit tahun 2022 meningkat sebesar 34,84% atau sebesar Rp4,26 triliun dari posisi Rp12,25 triliun pada tahun 2021 menjadi Rp16,52 triliun pada tahun 2022. Peningkatan tersebut dikontribusi dari pemberian kredit sebagai berikut:

Loan growth in 2022 increased by 34.84% or IDR4.26 trillion from IDR12.25 trillion in 2021 to IDR16.52 trillion in 2022. This increase was contributed by lending as follows:

Tabel Kinerja Produk Kredit Korporasi
Table of Corporate Loan Product Performance

(dalam jutaan Rupiah)
(in IDR million)

Produk Product	2022		2021		Pertumbuhan 2021-2022 2021-2022 Growth	
	Nominal	Komposisi Composition	Nominal	Komposisi Composition	Nominal	%
KIU(F)	7,650	0.05%	-	-	7,650	100.00%
KIU(S)	656,284	3.97%	1,050,708	8.57%	(394,423)	(37.54%)
KIU Sindikasi KIU Syndication	1,828,271	11.06%	770,063	6.28%	1,058,208	137.42%
KMK *Cash Collateral*	-	0.00%	193,500	1.58%	(193,500)	(100.00%)
KMK Umum - Pada Perusahaan Pembiayaan (S) KMK General - In Financing Company (S)	1,251,152	7.57%	1,176,452	9.60%	74,700	6.35%
KMKK	2,722,326	16.47%	2,476,976	20.21%	245,349	9.91%
KMKU(S)	4,928,477	29.82%	3,315,294	27.05%	1,613,183	48.66%
KMKU R/C	2,069,714	12.52%	1,899,746	15.50%	169,968	8.95%
KMKU Sindikasi KMKU Syndication	1,863,212	11.27%	424,448	3.46%	1,438,764	338.97%
Kredit Jangka Pendek Short Term Loan	1,200,000	7.26%	950,000	7.75%	250,000	26.32%
Total	**16,527,086**	**100.00%**	**12,257,188**	**100.00%**	**4,269,899**	**34.84%**

Dalam hal kualitas kredit, secara presentase *Non Performing Loan* (NPL) selama 5 (lima) tahun terakhir mengalami penurunan dari 2,53% pada tahun 2018 menjadi 1,41% pada tahun 2022 seiring dengan posisi *outstanding* kredit yang meningkat.

In terms of loan quality, the percentage of Non-Performing Loans (NPL) for the last 5 (five) years has decreased from 2.53% in 2018 to 1.41% in 2022 in line with an increased outstanding loan position.

Tabel Pergerakan Kualitas Kredit Korporasi
Table of Corporate Loan Quality Movement

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022		2021		2020		2019		2018	
	(Rp)	(%)	(Rp)	(%)	(Rp)	(%)	(Rp)	(%)	(Rp)	(%)
NPL	233,290	1.41%	194,230	1.58%	169,307	1.57%	186,062	2.06%	181,122	2.53%
Pertumbuhan Growth	39,060	20.11%	24,923	14.72%	(16,755)	(9.01%)	4,940	2.73%		

Faktor Pendukung dan Penghambat Bisnis Kredit Korporasi
Uraian faktor pendukung dan penghambat bisnis korporasi adalah sebagai berikut:

1. **Faktor Pendukung**
   Divisi Korporasi didukung oleh infrastruktur yang cukup dalam menerapkan budaya kredit yang lebih baik untuk pertumbuhan kredit yang sehat dan berkualitas, antara lain:
   a. Ketersediaan Sumber Daya Manusia (SDM) untuk Divisi Korporasi posisi 31 Desember 2022 sebanyak 40 orang, yang terdiri Pemimpin Divisi, 1 *Advisor*, 4 Pemimpin Grup, 7 Manager, 24 *Account Officer* dan 3 *Supporting Staff*.
   b. Adanya pembagian segmentasi bisnis Korporasi yaitu Grup Korporasi 1 yang mengelola *account* korporasi swasta, Grup Korporasi 2 mengelola *account* korporasi BUMN dan Grup Korporasi 3 mengelola *account* kredit sindikasi.
   c. Pemerataan pemenuhan pendidikan dan pelatihan masing-masing pegawai yang dilakukan secara berkala serta pemenuhan sertifikasi yang harus dimiliki oleh masing-masing pegawai untuk menunjang peningkatan kompetensi.
2. **Faktor Penghambat**
   Tahun 2022 merupakan masa *recovery* untuk seluruh sektor bisnis di seluruh dunia termasuk Indonesia. Kondisi debitur masih berangsur normal, tercermin pada pertumbuhan ekonomi Triwulan III 2022 yang mencapai 5,72% (yoy), lebih tinggi dari capaian Triwulan sebelumnya sebesar 5,45% (yoy). Kondisi tersebut masih menjadi tantangan tersendiri bagi bank **bjb** khususnya Divisi Korporasi untuk dapat tetap tumbuh secara berkualitas.

Rencana dan Strategi Kredit Korporasi Tahun 2023
Uraian rencana dan strategi kredit korporasi yang akan dilakukan pada tahun 2023 adalah sebagai berikut:

1. Menjaga budaya kredit yang mengutamakan pertumbuhan kredit berkualitas pada sektor-sektor industri potensial dengan selalu menerapkan prinsip kehati-hatian.
2. Optimalisasi *product holding* dari kredit korporasi melalui transformasi *digital* yang dapat meningkatkan *fee based*.
3. Mendukung *sustainable finance* melalui peningkatan penyaluran kredit kepada *sustainable business company*.

Supporting and Inhibiting Factors for Corporate Loan Business
The description of supporting and inhibiting factors for corporate business is as follows:

1. **Supporting Factors**
   The Corporate Divisions are supported by adequate infrastructure in implementing a better loan culture for healthy and quality loan growth, among others:
   a. Availability of Human Resources (HR) for the Corporate Division position December 31, 2022 as many as 40 people, consisting of Division Heads, 1 Advisor, 4 Group Leaders, 7 Managers, 24 Account Officers and 3 Supporting Staff.
   b. There was a division of corporate business segmentation, namely Corporate Group 1 which managed private corporate accounts, Corporate Group 2 manages SOEs corporate accounts and Corporate Group 3 manages syndicated loan accounts.
   c. Equitable fulfillment of education and training for each employee which was carried out periodically as well as the fulfillment of certifications that had to be owned by each employee to support competency improvement.
2. **Inhibiting Factors**
   2022 became a recovery period for all business sectors around the world, including Indonesia. Debtor conditions were still gradually returning to normal, reflected in economic growth in the third quarter of 2022 which reached 5.72% (yoy), higher than the previous quarter's achievement of 5.45% (yoy). This condition was still a challenge for bank **bjb**, especially the Corporate Division, to continue to grow in a quality manner.

Corporate Loan Plans and Strategies for 2023
The description of the Corporate Loan plan and strategy to be carried out in 2023 is as follows:

1. Maintain a loan culture that prioritized quality loan growth in potential industrial sectors by always applying the precautionary principle.
2. Optimizing product holding from corporate and commercial loans through digital transformation that could increase fee based.
3. Supporting sustainable finance by increasing lending to sustainable business company.

KOMERSIAL

Penjelasan Kredit Komersial

Produk kredit komersial bank **bjb** terdiri dari Kredit *Cash Collateral* Kredit Modal Kerja Kontrak (KMKK), Kredit Modal Kerja BPR, Kredit Modal Kerja Umum, KMK Kepada Koperasi (Penerus Pinjaman), Kredit Investasi Umum, Kredit Pinjaman Daerah, *Receivable Financing*, KMK Kepada Pengembang, KMK Umum - Pada Perusahaan Pembiayaan, KMK Resi Gudang, KI PDAM Skema Subsidi Bunga dan Penjamin, KK *Asset* Buy. Penjelasan tiap-tiap produk telah disajikan pada Bagian Produk dan Jasa dalam Laporan Tahunan ini.

Produk Unggulan Kredit Komersial

Uraian penjelasan produk unggulan kredit komersial yaitu sebagai berikut:

1. **Kredit *Cash Collateral***
   Merupakan fasilitas kredit yang digunakan untuk membiayai kebutuhan modal kerja debitur dengan syarat agunan tambahan adalah *cash collateral* antara lain berupa giro, tabungan dan deposito.
2. **Kredit Modal Kerja Kontrak (KMKK)**
   Merupakan fasilitas kredit modal kerja kontrak yang diberikan antara lain untuk membiayai kebutuhan modal kerja debitur yang memperoleh kontrak pengadaan/jasa atau penyelesaian suatu proyek dalam rangka pelaksanaan jasa kontruksi.
3. **Kredit Modal Kerja BPR**
   Merupakan fasilitas kredit yang disalurkan untuk Bank Perkreditan Rakyat (BPR) dengan skema pembayaran pokok dan bunga dilakukan secara berkala dalam jumlah dan jangka waktu.
4. **Kredit Modal Kerja Umum (KMKU)**
   KMKU merupakan pembiayaan kredit modal kerja oleh bank bertujuan untuk membiayai biaya operasional dan aktiva lancar yang habis dalam satu siklus usaha yaitu piutang dagang dan persediaan.
5. **KMK Kepada Koperasi (Penerus Pinjaman)**
   KMK Kepada Koperasi adalah fasilitas kredit yang disalurkan untuk lembaga Koperasi dengan skema pembayaran pokok dan bunga dilakukan secara berkala dalam jumlah dan jangka waktu tertentu.

Pengembangan Produk Layanan Kredit Komersial

Uraian pengembangan produk layanan Kredit Komerial adalah sebagai berikut:

1. Divisi Komersial pada tahun 2022 mengembangkan produk baru yang diberi nama Kartu Kredit Pemerintah Domestik yang selanjutnya disebut KKPD dan akan *launching* pada Triwulan I Tahun 2023.
2. Latar belakang Kartu Kredit Pemerintah Domestik (KKPD) guna mendukung Program Pemerintah dalam meningkatkan digitalisasi atau transaksi non tunai untuk keperluan pembayaran khususnya pembelian barang dan jasa Pemerintah Daerah dan Perjalanan Dinas sesuai dengan Peraturan Menteri Dalam Negeri Republik Indonesia Nomor 79 Tahun 2022 tanggal 28 April 2022 tentang Petunjuk

COMMERCIAL

Commercial Loan Explanation

bank **bjb** commercial loan products consisted of Cash Collateral Loans, Contract Working Capital Loans (KMKK), BPR Working Capital Loans, General Working Capital Loans, KMK to Cooperatives (Loan Successor), General Investment Loans, Regional Loan Loans, Receivable Financing, KMK to Developers, General KMK - Finance Companies, KMK Warehouse Receipts, KI PDAM Interest and Guarantor Subsidy Schemes, KK Asset Buy. An explanation of each product has been presented in the Products and Services Section of this Annual Report.

Commercial Loan Featured Products

The description of Commercial Loan featured products is as follows:

1. **Cash Collateral Loans**
   This was a loan facility used to finance the debtor's working capital needs, provided that the additional collateral was cash collateral, including demand deposits, savings and time deposits.
2. **Contract Working Capital Loans (KMKK)**
   It was a contract working capital loan facility provided to finance working capital needs of debtors who obtained procurement/service contracts or the completion of a project in the context of implementing construction services.
3. **BPR Working Capital Loans**
   It was a loan facility channeled to Rural Banks (BPR) with a principal and interest payment scheme made periodically in the amount and term.
4. **General Working Capital Loans (KMKU)**
   KMKU was working capital loan financing by banks aimed at financing operational costs and current assets that run out in one business cycle, namely trade receivables and inventories.
5. **KMK to Cooperatives (Loan Successor)**
   KMK to Cooperatives was a loan facility extended to Cooperative institutions with a principal and interest payment scheme made periodically for a certain amount and period of time.

Commercial Loan Service Product Development

The description of commercial loan service product development is as follows:

1. The Commercial Division in 2022 developed a new product called the Domestic Government Credit Card, hereinafter referred to as KKPD and would be launched in the first quarter of 2023.
2. Background Domestic Government Credit Cards (KKPD) to support Government Programs in increasing digitization or non-cash transactions for payment purposes, especially the purchase of local government goods and services and official travel in accordance with the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 79 of 2022 dated April 28, 2022 concerning Technical Instructions for

Teknis Penggunaan Kartu Kredit Pemerintah Daerah Dalam Pelaksanaan Anggaran Pendapatan dan Belanja Daerah serta mendukung pembentukan ekosistem transaksi keuangan pemerintah daerah melalui produk dan layanan Bank yang terintegrasi dengan Program Pemerintah.

3. Penyelenggaraan Kartu Kredit Pemerintah Domestik (KKPD) dengan menyediakan fasilitas kredit dan layanan transaksi perbankan sesuai dengan karakteristik program KKPD, adapun fasilitas kredit dari KKPD tersebut akan dipergunakan sebagai Modal Kerja Pemerintah dalam hal keperluan belanja barang dan jasa, belanja modal serta keperluan belanja perjalanan dinas.

Using Local Government Credit Cards in the Implementation of Regional Income and Expenditure Budgets and supporting the formation of local government financial transaction ecosystems through Bank products and services integrated with Government Programs.

3. Implementation of Domestic Government Credit Cards (KKPD) by providing loan facilities and banking transaction services in accordance with the characteristics of KKPD program, while the loan facilities from the KKPD was used as Government Working Capital in terms of goods and services expenditure needs, capital expenditure as well as business travel expenses.

Produktivitas Kredit Komersial

Uraian ringkasan kinerja selama 5 (lima) tahun terakhir yaitu sebagai berikut:

Commercial Loan Productivity

Performance summary descriptions for the last 5 (five) years are as follows:

Tabel Ringkasan Kinerja Kredit Komersial
Table of Commercial Loan Performance Summary

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
						Nominal	%
Outstanding	10,945,148	9,929,126	8,523,961	7,701,721	8,606,425	1,016,023	10.23%
ABS NPL	513,636	534,636	574,467	608,564	439,852	(21,000)	(3.93%)
% NPL	4.69%	5.38%	6.74%	7.90%	5.11%	(0.69%)	-

Dalam kurun waktu 5 (lima) tahun terakhir, pertumbuhan Kredit Komersial menunjukkan tren meningkat setiap tahunnya. *Outstanding* Kredit Komersial tahun 2022 sebesar Rp10,95 triliun, meningkat dibandingkan tahun 2021 yang sebesar Rp9,93 triliun. Peningkatan tersebut terutama berasal dari pertumbuhan Kredit *Cash Collateral* yang sebesar 20,87% atau Rp426,97 miliar.

In the last 5 (five) years, the growth of Commercial Loan has shown an increasing trend every year. Outstanding Commercial Loan in 2022 is IDR10.95 trillion, an increase compared to 2021 which amounted to IDR9.93 trillion. This increase mainly came from the growth of Cash Collateral Loan which amounted to 20.87% or IDR426.97 billion.

Posisi Kredit Divisi Komersial 5 (Lima) Tahun Terakhir Per Produk
Table of Loan Position of the Commercial Division for the Last 5 (Five) Years Per Product

(dalam jutaan Rupiah)
(in IDR million)

No	Nama Produk Product Name	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
							Nominal	%
1	Kredit *Cash Collateral*	2,472,806	2,045,840	363,427	218,104	109,833	426,965	20.87%
2	Kredit Modal Kerja Kontrak (KMKK)	2,411,034	2,264,046	2,029,493	1,891,015	3,234,562	146,987	6.49%
3	Kredit Modal Kerja BPR	2,191,123	2,119,516	2,548,389	2,528,484	2,713,164	71,607	3.38%
4	Kredit Modal Kerja Umum	2,153,215	2,183,248	1,931,887	1,415,209	1,096,290	(30,033)	(1.38%)
5	KMK Kepada Koperasi (Penerus Pinjaman)	563,321	659,065	888,257	984,548	819,945	(95,745)	(14.53%)
6	Kredit Investasi Umum	559,001	565,972	632,080	461,689	390,286	(6,971)	(1.23%)
7	Kredit Pinjaman Daerah	400,000	-	-	-	-	400,000	-
8	*Receivable Financing*	116,493	37,524	25,777	52,840	315	78,969	210.45%
9	KMK Kepada Pengembang	38,995	26,948	30,278	29,556	19,448	12,047	44.70%

No	Nama Produk Product Name	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
							Nominal	%
10	KMK Umum - Pada Perusahaan Pembiayaan	25,031	26,965	74,374	120,277	218,637	(1,934)	(7.17%)
11	KMK Resi Gudang	14,129	-	-	-	-	-	-
12	KI PDAM Skema Subsidi Bunga dan Penjamin	-	-	-	-	2,139	-	-
13	KK *Asset Buy*	-	-	-	-	1,806	-	-
	Total	**10,945,148**	**9,929,126**	**8,523,961**	**7,701,721**	**8,606,425**	**1,016,023**	**10.23%**

Produk unggulan Divisi Komersial selama 5 (lima) tahun terakhir berdasarkan data tersebut di atas dengan posisi tahun 2022 adalah Kredit Modal Kerja Umum, Kredit Modal Kerja Kontrak (KMKK), Kredit Modal Kerja BPR, Kredit Modal Kerja Umum dan KMK Kepada Koperasi (Penerus Pinjaman). Adapun uraian kenaikan/penurunan produk Kredit Komersial yaitu sebagai berikut:

- Kredit *cash collateral* mengalami pertumbuhan yang signifikan dalam 5 (lima) tahun terakhir dari Rp109,83 miliar naik menjadi Rp2,47 triliun atau 21 kali lipat.
- KMKK (A03) dalam 5 (lima) tahun terakhir mengalami penurunan hingga 25,46% dari posisi tahun 2018 sebesar Rp3,23 triliun dan tahun 2022 menjadi Rp2,41 triliun, namun hal ini merupakan upaya Divisi Komersial dalam menumbuhkan kredit yang sehat, sebagai informasi yang perlu diketahui bahwa penyumbang *absolute Net Performance Loan* (NPL) posisi tahun 2022 sebesar 60% berasal dari KMKK khususnya kontruksi
- Kredit Modal Kerja BPR selama 5 (lima) tahun terakhir mengalami fluktuatif, dengan tren pada tahun 2019 hingga 2021 terdapat penurunan terutama di tahun 2020 hingga 2021 yang kita ketahui menjadi tahun pandemi Covid-19 sehingga dalam kinerja dan ekspansinya pada saat itu di samping melakukan restrukturisasi kepada debitur yang mengalami penurunan kinerja serta melakukan filter analisis yang lebih mendalam dan berhati-hati untuk menjaga pertumbuhan segmen Kredit Modal Kerja BPR agar tetap sehat, namun secara yoy (2021 – 2022) mengalami peningkatan 3,38%.
- KMKU mengalami pertumbuhan yang baik dari posisi tahun 2018 sebesar Rp1,09 triliun dan tahun 2022 menjadi Rp2,15 triliun atau secara presentase naik 96,41% sehingga hal ini menjadi momentum yang baik serta sejalan dengan rencana manajemen dalam menumbuhkan kredit yang produktif dan sehat.
- KMK Kepada Koperasi selama 5 (lima) tahun terakhir cenderung menurun, terutama di tahun 2020 hingga 2021 yang kita ketahui menjadi tahun pandemi Covid-19 sehingga dalam kinerja dan ekspansinya pada saat itu di samping melakukan restrukturisasi kepada debitur yang mengalami penurunan kinerja serta melakukan filter analisis yang lebih mendalam dan berhati-hati agar menjaga portofolio segmen KMK Kepada Koperasi tetap sehat.

The superior products of the Commercial Division for the last 5 (five) years based on the above data with the position of 2022 were General Working Capital Loans, Contract Working Capital Loans (KMKK), Rural Bank Working Capital Loans, General Working Capital Loans and KMK to Cooperatives (Loan Successor). The description of the increase/decrease in Commercial Loan products is as follows:

- Cash collateral loans experienced significant growth in the last 5 (five) years from IDR109.83 billion, up to IDR2.47 trillion or 21 times.
- KMKK (A03) in the last 5 (five) years decreased by 25.46% from the position in 2018 of IDR3.23 trillion and in 2022 to IDR2.41 trillion, but this was an effort by the Commercial Division to grow healthy loans, as information that needed to be known that contributors to the absolute Net Performance Loan (NPL) position in 2022 of 60% came from KMKK especially construction
- Rural Bank Working Capital Loans for the last 5 (five) years fluctuated, with a trend in 2019 to 2021 there was a decline, especially in 2020 to 2021 as the year of the Covid-19 pandemic so that in terms of performance and expansion at that time, in addition to restructuring the debtors who experienced a decline in performance and carry out a more in-depth and careful analysis filter to maintain the growth of the BPR Working Capital Loan segment to remain healthy, but on a yoy basis (2021 - 2022) it increased 3.38%.

- KMKU experienced good growth from its position in 2018 of IDR1.09 trillion and in 2022 to IDR2.15 trillion or a percentage increase of 96.41%, so this was good momentum and in line with management's plan to grow productive and healthy loans.
- Working Capital Loans for Cooperatives for the past 5 (five) years tended to decline, especially in 2020 to 2021 as the year of the Covid-19 pandemic so that in terms of performance and expansion at that time, in addition to restructuring debtors who experienced decreased performance and carried out filter analysis more in-depth and careful way to keep the KMK segment portfolio for Cooperatives healthy.

Faktor Pendukung dan Penghambat Bisnis Kredit Komersial

Uraian faktor pendukung dan penghambat bisnis kredit komersial adalah sebagai berikut:

1. **Faktor Pendukung**
   a. *Big data* yang dimiliki cukup besar dan potensi pasar cukup luas dari berbagai sektor ekonomi.
   b. Hubungan baik dan dukungan dari Pemerintah Daerah.
   c. Wilayah kerja dan jaringan kantor memiliki letak geografis yang cukup strategis.
   d. Dana APBD yang besar.
   e. Produk-produk pembiayaan komersial yang beragam dan bersaing bisa mengakomodir kebutuhan nasabah.
   f. Pelayanan prima kepada nasabah.
2. **Faktor Penghambat**
   a. Persaingan yang sangat ketat antar bank dan juga *fintech*.
   b. Ancaman resesi global.

Rencana dan Strategi Kredit Komersial Tahun 2023

Uraian rencana dan strategi kredit komersial yang akan dilakukan pada tahun 2023 adalah sebagai berikut:

1. Kerjasama *Distributor Financing* (DF).
2. Optimalisasi Pemasaran Pinjaman Daerah.
3. Sinergi dan kolaborasi bersama Divisi Korporasi, Divisi Hubungan Kelembagaan (HUBLA), Divisi KPR dan Divisi UMKM dalam rangka peningkatan portofolio kredit komersial.
4. Pembiayaan kepada *developer* dan Sektor Kesehatan
5. Optimalisasi Penyerapan *Loan Commitment Unused* (LCU), Pemasaran *Account Receiveable (AR) Financing and Multifinance*.
6. Optimalisasi KMKK melalui:
   a. Integrasi garansi bank *online* dengan kerjasama dengan PT Solusi Penjamin Aman untuk masuk ke dalam sistem LKPP LPSE.
   b. *Monitoring* Pemantauan Aplikasi *Sales Monitoring* (Salmon) dan *early warning system*.
   c. *Host to Host* (H2H) *system* digiloan dengan SP2D *online*.
   d. PKS dengan BUMD, Kadin, Gapensi dan Gapeksindo.
7. *Feeding pipeline*, RSUD, RS Rekanan YKP, PDAM, pengembang yang sudah PKS dengan Divisi KPR, PKS dengan *supplier* debitur korporasi.

USAHA MIKRO KECIL DAN MENEGAH (UMKM)

Penjelasan Kredit UMKM

Produk kredit UMKM terdiri dari Kredit Mikro Utama (KMU), Kredit Usaha Kecil Menengah (UKM), Kredit Skema Subsidi Resi Gudang (S-SRG), Kredit Usaha Rakyat (KUR), Kredit **bjb** Masyarakat Ekonomi Sejahtera (**bjb** Mesra).

Di sisi lain, layanan yang ditawarkan oleh Divisi Kredit UMKM mencakup layanan PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) serta pelayanan di bidang *account maintenance* melalui

Supporting and Inhibiting Factors of Commercial Loan Business

The description of the supporting and inhibiting factors for the Commercial Loan business is as follows:

1. **Supporting Factors**
   a. The big data was quite large and the market potential was quite broad from various economic sectors.
   b. Good relations and support from Local Government.
   c. The work area and office network had a strategic geographical location.
   d. Large budget funds.
   e. Various and competitive commercial financing products could accommodate customer needs.
   f. Excellent service to customers.
2. **Inhibiting Factors**
   a. Very tight competition among banks and also fintech.
   b. Threat of global recession.

Commercial Loan Plans and Strategies for 2023

The description of Commercial Loan plans and strategies to be carried out in 2023 is as follows:

1. Distributor Financing Cooperation (DF).
2. Regional Loan Marketing Optimization.
3. Synergy and collaboration with the Corporate Division, Institutional Relations Division (HUBLA), KPR Division and MSME Division in order to increase the commercial loan portfolio.
4. Financing to developers and the Health Sector
5. Optimizing Unused Loan Commitment Absorption (LCU), Account Receiveable (AR) Financing and Multifinance Marketing.
6. Optimizing KMKK through:
   a. Integration of online bank guarantees in collaboration with PT Solusi Penjamin Aman to enter into the LPSE LKPP system.
   b. Monitoring Salmon and early warning system.
   c. H2H system was crazy with SP2D online.
   d. PKS with ROEs, Kadin, Gapensi and Gapeksindo.
7. Feeding pipeline, Regional Hospital, YKP Partner Hospital, PDAM, developers who had PKS with the KPR Division, PKS with corporate debtor suppliers.

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

MSME Loan Explanation

MSME loan products consisted of Kredit Mikro Utama (KMU), Kredit Usaha Kecil Menengah (UKM), Kredit Skema Subsidi Resi Gudang (S-SRG), Kredit Usaha Rakyat (KUR), Kredit **bjb** Masyarakat Ekonomi Sejahtera (**bjb** Mesra).

On the other hand, services offered by the MSME Credit Division include PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) services as well as services in the field of account maintenance

layanan *cash pick up*. Layanan-layanan inilah yang menjadi keunggulan dari Divisi Kredit UMKM.

Adapun uraian mengenai jenis kredit UMKM dan keunggulan produk disajikan sebagai berikut:

1. **Kredit Mikro Utama (KMU)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Mikro Utama dari bank **bjb** adalah para pelaku usaha perorangan Badan Usaha (PT, CV) dalam sektor ekonomi produktif yang masuk kategori Usaha Mikro Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 2 (dua) tahun.
   Keunggulan produk KMU adalah:
   a. Suku bunga lebih ringan dibanding produk sejenis milik kompetitor.
   b. Persyaratan mudah.
   c. Jangka waktu kredit fleksibel.
2. **Kredit Usaha Kecil Menengah (UKM)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Kecil Menengah dari bank **bjb** adalah para pelaku usaha perorangan (termasuk PD/UD) dan Badan Usaha (PT, CV) dalam sektor ekonomi produktif yang masuk kategori Usaha Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 3 (tiga) tahun.

   Keunggulan produk UKM adalah:
   a. Suku bunga bersaing
   b. Sistem pembayaran angsuran bervariasi
      - Kredit Angsuran Berjangka (KAB)/angsuran/ *Installment*
      - Kredit Berjangka (KB)/*Demand Loan*
      - Pinjaman Rekening Koran (PRK)
3. **Kredit Usaha Rakyat (KUR)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Rakyat dari bank **bjb** adalah segmen pasar kredit Perorangan atau Badan Usaha produktif berupa usaha mikro, kecil dan menengah dengan usaha telah berjalan minimal 6 (enam) bulan. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil dan KUR Penempatan TKI.

   Keunggulan produk KUR adalah:
   a. Suku bunga ringan
   b. Bebas biaya provisi
   c. Berlaku untuk seluruh segmen usaha produktif
4. **Kredit Skema Subsidi Resi Gudang (S-SRG)**
   Skema Subsidi Resi Gudang yang selanjutnya disebut **bjb** S-SRG adalah kredit yang mendapatkan subsidi bunga dari Pemerintah dengan jaminan resi gudang yang diberikan oleh Bank kepada petani, kelompok tani, gabungan kelompok tani dan koperasi. Resi gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di gudang yang diterbitkan oleh pengelola gudang.

through Cash Pick Up services. These servicea are the advantage of the MSME Credit Division.

The description of the types of MSME loan is presented as follows:

1. **Kredit Mikro Utama (KMU)**
   Prospective customers who can enjoy Main Micro Loan facilities from bank **bjb** are individual business entities (PT, CV) in the productive economy sector that are categorized as Micro and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, productive entrepreneurs (especially individuals) which is currently actively running its business for a minimum of 2 (two) years.
   The advantages of KMU products are:
   a. Interest rates are lighter than similar products owned by competitors.
   b. Easy requirements.
   c. Flexible loan term.
2. **Kredit Usaha Kecil Menengah (UKM)**
   Prospective customers who can enjoy the Small and Medium Enterprises Loans facilities from bank **bjb** are individuals (including PD/UD) and Business Entities (PT, CV) in the productive economy sector that are categorized as Small and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, productive entrepreneurs (especially individuals) who are currently actively running their business for a minimum of 3 (three) years.
   The advantages of SME products are:
   a. Competitive interest rates
   b. The installment payment system vary
      - Term Installment loans (KAB)/installments/Installment
      - Futures Loans (KB)/Demand Loans
      - Current Account Loans (PRK)
3. **Kredit Usaha Rakyat (KUR)**
   Prospective customers who can enjoy the Kredit Usaha Rakyat facility from bank **bjb** are the credit market segments of Individuals or Productive Business Entities in the form of micro, small and medium-sized businesses with the business running for at least 6 months. Types of KUR consist of Super Micro KUR, Micro KUR, Small KUR and KUR Placement of Indonesian Migrant Workers.
   The advantages of KUR products are:
   a. Low interest Rates
   b. Free provision fees
   c. Valid for all productive business segments
4. **Kredit Skema Subsidi Resi Gudang (S-SRG)**
   The Kredit Skema Subsidi Resi Gudang, hereinafter referred to as **bjb** S-SRG, is a loan that receives an Interest Subsidy from the Government with a guarantee of a Warehouse Receipt granted by the Bank to Farmers, Farmers Groups, Farmers Group Associations and Cooperatives. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse that is issued by the Warehouse Manager.

Keunggulan produk S-SRG adalah:
a. Suku bunga ringan
b. Bebas biaya provisi
c. Bebas biaya administrasi

5. **Kredit bjb Mesra**
Kredit **bjb** Mesra adalah program pinjaman modal usaha dengan *plafond* maksimal Rp5.000.000 (lima juta rupiah) bagi masyarakat kecil yang belum *bankable*.
Keunggulan produk Mesra adalah:
a. Bunga 0%
b. Tanpa agunan
c. Bebas biaya provisi
d. Hanya untuk masyarakat Jawa Barat

6. **Kredit UMKM *Channeling***
Kredit UMKM *Channeling* merupakan salah satu strategi Divisi Kredit UMKM dalam menghadapi kompetisi industri perbankan yang kini arahnya mulai merambah kepada layanan *digital* melalui kerjasama dengan perusahaan *financial technology* dalam menyalurkan Kredit UMKM kepada *end user*.

7. **Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)**
PESAT adalah layanan yang ditawarkan oleh Divisi Kredit UMKM yang terdiri dari 3 (tiga) Pilar yaitu; Pilar pertama Pesat Kapasitas Usaha, Pilar kedua Pesat Wirausaha Baru dan Pilar Ketiga *Go Digital*.
Selama periode Januari sampai dengan Desember 2022, Sentra UMKM Pesat baik melalui Program 3 (tiga) Pilar Pesat dan Bisnis *Continuity Plan* telah melakukan 1.125 kegiatan dengan 47.362 penerima manfaat. Melalui kegiatan ini kami melakukan pemasaran kredit UMKM dengan Potensi sebesar Rp454.079.148.605 dari kegiatan eksternal dan Rp56.436.000.000 dari potensi *top up* debitur kelolaan penerima manfaat program PESAT.
   a. **PESAT Kapasitas Usaha**
   Pilar PESAT kapasitas usaha ini bertujuan untuk meningkatkan skala usaha (*scale up*) pelaku UMKM untuk naik kelas, yang ditandai dengan kenaikan aset dan omzet. Jenis program pada pilar ini dilakukan dengan sasaran; peningkatan pengetahuan, sikap dan keterampilan serta kesempatan perluasan pasar. Sejumlah 19.056 penerima manfaat yang telah mengikuti kegiatan WA Buletin, Bincang Bisnis Debitur, serta Aplikasi Disentra dan Aplikasi CAKAP. Penerima Manfaat PESAT Kapasitas Usaha per-Kantor wilayah dapat dilihat sebagai berikut:
   - Sentra Bandung : Total 1.405 Penerima Manfaat
   - Sentra Pakuan : Total 4.183 Penerima Manfaat
   - Sentra Cirebon : Total 4.356 Penerima Manfaat
   - Sentra Priangan Timur : Total 4.437 Penerima Manfaat
   - Sentra Banten : Total 4.675 Penerima Manfaat

   b. **PESAT Wirausaha Baru**
   Pesat Wirausaha baru merupakan kegiatan yang diberikan kepada pelaku UMKM, baik *start up* (baru) maupun yang sudah berjalan usahanya tetapi belum menjadi debitur kredit UMKM bank **bjb**. Program ini diberikan untuk

The advantages of S-SRG products are:
a. Low interest rate
b. Free provision fees
c. Free administration fee

5. **Kredit bjb Mesra**
Kredit **bjb** Mesra is a venture capital loan program with a maximum plafond of IDR5,000,000 (five million IDR) for small communities that are not yet bankable.
The advantages of Mesra products are:
a. 0% Interest
b. WIthout collateral
c. Free provision fees
d. Only for the people of West Java

6. **MSME Loan Channeling**
MSME Loan Channeling is one of the MSME Loan Division's strategies in facing competition in the banking industry, now starting to explore digital services through collaboration with financial technology companies in channeling MSME loans to end users.

7. **Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)**
PESAT is a service offered by the MSME Credit Division which consists of 3 (three) Pillars, namely; The first pillar is the Rapid Business Capacity, the second Pillar is the New Entrepreneurship Center and the Third Pillar is Go Digital.
During the period from January to December 2022, the Fast MSME Center through the Rapid 3 (three) Pillar Program and the Business Continuity Plan carried out activities with 1,125 activities with 47,362 beneficiaries. Through this activity, the bank carried out MSME loan marketing with a potential of IDR454,079,148,605 from external activities and IDR56,436,000,000 from potential top up debtors managed by PESAT program beneficiaries.
   a. **PESAT Business Capacity**
   The PESAT pillar of business capacity aims to increase the business scale (scale up) of MSME actors to advance to class, which is marked by an increase in assets and turnover. This type of program in this pillar is carried out with the target; increased knowledge, attitudes and skills as well as market expansion opportunities. A total of 19,056 beneficiaries participated in the WA Bulletin, Debtor Business Conversation, Disentra application and CAKAP application. PESAT Beneficiaries Business Capacity per Regional Office can be seen as follows:
   - Bandung Center : Total 1,405 Benefit recipients
   - Pakuan Center : Total 4,183 Benefit recipients
   - Cirebon Center : Total 4,356 Benefit recipients
   - East Priangan Center : Total 4,437 Benefit recipients
   - Banten Center : Total 4,675 Benefit recipients

   b. **PESAT New Entrepreneur**
   PESAT New Entrepreneur is an activity given to MSME, both start-up (new) and those that have been running their business but have not become debtors of bank **bjb** kredit MSME. This program is provided to assist the

membantu penetrasi bisnis bank **bjb** dengan membuka peluang bertambahnya NOA yang akhirnya dapat meningkatkan *outstanding* kredit bank **bjb**.

- **Bincang Jumat Bisnis**

  Dalam upaya meningkatkan pelayanan kepada masyarakat khususnya pelaku UMKM, sekaligus meningkatkan penyebaran informasi produk dan layanan bank **bjb**, maka Sentra UMKM/PESAT menjalankan program Bincang Jumat Bisnis (**BJB**). Selain mensosialisaikan keberadaan Sentra UMKM PESAT, program ini diproyeksikan sebagai strategi untuk menjaring calon konsumen potensial untuk dapat mengakses layanan perbankan bank **bjb**. Kegiatan ini dilaksanakan seminggu sekali setiap hari Jumat, dengan menghadirkan pembicara yang teruji kompeten dalam bidangnya. Selama tahun 2022 kegiatan dilakukan dengan *online* dan juga *offline*.

  Ragam materi telah tersampaikan oleh 47 Pemateri dengan total ada 47 materi dan mengacu kepada tema besar yang saat ini sangat dibutuhkan oleh para pelaku UMKM yang diataranya adalah:

  - Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara *Non Digital*.
  - Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara *Digital*.
  - Topik Tentang Perijinan dan Legalitas Usaha.
  - Topik Tentang Pengelolaan Keuangan Usaha.
  - Topik Tentang Mekanisme Ekspor untuk UMKM.
  - Topik Tentang Tips-Tips Terkait Kegiatan Usaha.

  Antusias para pelaku UMKM dalam mengikuti kegiatan ini sangatlah luar biasa, terlihat dari jumlah total partisipan dari bulan Januari hingga bulan Desember 2022 sebanyak 2.901 partisipan. Dengan diadakannya secara *online*, partisipan Bincang Jumat Bisnis tidak hanya berasal dari Jawa Barat dan Banten saja namun sudah tersebar ke seluruh Indonesia.

- **Edukasi Perbankan dan Literasi Keuangan**

  Untuk meningkatkan kapasitas pelaku UMKM hingga mampu memenuhi syarat perbankan (*bankable*), Pada tahun 2022, PESAT telah melaksanakan kegiatan Edukasi Perbankan dan Literasi Keuangan. Kegiatan ini dilaksanakan bekerjasama dengan Organisasi Perangkat Daerah (OPD) Provinsi Jawa Barat dan Banten serta Komunitas. Sebagian dari materi adalah pelatihan kewirausahaan, pengenalan produk kredit UMKM, jenis tabungan bank **bjb**, **bjb** BISA, DPLK, T-samsat dan **bjb** Digi. Jumlah penerima manfaat program pelatihan dengan komunitas/instansi pada tahun 2022 adalah sejumlah 64 Institusi, 7 Perguruan Tinggi.

- **Bincang Bisnis**

  Pembelajaran dengan cara daring atau *online* atau *live* secara berkelompok atau grup melalui aplikasi *whatsapp* dan *zoom* dengan beragam materi bersama narasumber yang kompeten yang dilaksanakan diluar kegiatan Bincang Jumat Bisnis. Melalui kegiatan ini diharapkan akan muncul pelaku

penetration of bank **bjb** by opening the opportunity to increase NOA, which in turn can increase the outstanding of bank **bjb** loan.

- **Business Friday Talk**

  In an effort to improve services to the community, especially MSME actors, while increasing the dissemination of information on bank **bjb** products and services, the MSME/PESAT Center run the Business Friday Talk (**BJB**) program. In addition to socializing the existence of the PESAT MSME Center, this program was projected as a strategy to attract potential customers to be able to access bank **bjb** banking services. This activity was held once a week every Friday, by presenting speakers who are proven competent in their fields. During 2022 activities were carried out online and offline.

  A variety of materials had been delivered by 47 presenters with a total of 47 materials and refers to the major themes currently urgently needed by MSME actors, which include:

  - Business Development Through Non-Digital Marketing Strategy Topics.
  - Business Development Through Digital Marketing Strategy Topics.
  - Topics on Business Licensing and Legality.
  - Topics on Business Financial Management.
  - Topic on Export Mechanism for MSME.
  - Topics About Tips Related to Business Activities

  The enthusiasm of MSME actors in participating in this activity was extraordinary, as seen from the total number of participants from January to December 2022 as many as 2,901 participants. By holding it online, the participants of the Business Friday Talk did not only come from West Java and Banten, but also spread throughout Indonesia.

- **Banking and Financial Literacy Education**

  To increase the capacity of MSME players to be able to meet banking requirements (bankable), In 2022, PESAT carried out Banking Education and Financial Literacy activities. This activity was carried out in collaboration with the Regional Apparatus Organization (OPD) of West Java and Banten Provinces and the Community. Part of the material was entrepreneurship training, introduction to MSME loan products, types of bank **bjb** savings, **bjb** BISA, DPLK, T-samsat and **bjb** Digi. The number of beneficiaries of training programs with communities/ institution in 2022 is 64 institution, 7 College

- **Business Talk**

  Online learning or live in groups or groups through the Whatsapp and Zoom applications with a variety of materials with competent sources carried out outside the Business Friday Talk activity. Through this activity, it was hoped that advanced and developing MSME actors emerged, marked by

UMKM yang maju dan berkembang, ditandai dengan adanya peningkatan baik *omzet* maupun aset. Para pelaku UMKM didorong untuk memiliki *mindset* kewirausahaan yang inovatif dalam menumbuhkembangkan bisnisnya. Program bincang bisnis *online* melalui aplikasi *whatsapp* merupakan program Sentra UMKM PESAT, yang memfokuskan diskusi tentang topik yang sedang terjadi, khususnya dalam upaya pengembangan UMKM yang mencakup:

- Penawaran Kredit UMKM melalui *formulir online*
- Diskusi bersama atau sharing dalam satu *grup WhatsApp*
- Sesi tanya jawab seputar bisnis

Sedangkan program Bincang bisnis *online* melalui *zoom* dilaksanakan dengan menggunakan aplikasi *zoom meeting* dengan durasi waktu 2 (dua) sampai 3 (tiga) jam dengan materi yang bervariatif. Pada periode tahun 2022 sebanyak 11.447 telah menjadi penerima manfaat kegiatan bincang bisnis ini baik melalui media *whatsapp* grup maupun *zoom meetings*. Berikut penerima manfaat dari berbagai sentra:

- Sentra Bandung : Total 148 Penerima Manfaat
- Sentra Pakuan : Total 442 Penerima Manfaat
- Sentra Cirebon : Total 2.350 Penerima Manfaat
- Sentra Priangan Timur : Total 3.981 Penerima Manfaat
- Sentra Banten : Total 2.166 Penerima Manfaat

c. **PESAT *Go Digital***

Pilar PESAT *Go Digital* yaitu suatu upaya dari bank **bjb** yang bertujuan untuk mengajak masyarakat pelaku UMKM dan Debitur agar dapat mulai memanfaatkan perkembangan tekhnologi *digital* dalam menjalankan usaha. Selama tahun 2022 terdapat 38 debitur yang sudah dibuatkan *e-catalog* untuk berjualan secara *online* pada menu Pasar UMKM di aplikasi **bjb** Disentra yang memiliki *user* sebanyak 4.301. Selain itu bank **bjb** juga sudah meuncurkan aplikasi pencatatan keuangan berbasis *digital* yaitu Aplikasi Catatan Akuntansi Lengkap (CAKAP) bagi para pelaku UMKM.

Keunggulan Layanan Kredit UMKM

Uraian keunggulan layanan kredit UMKM adalah sebagai berikut:

1. **PESAT**

   Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) adalah program pemberdayaan pelaku usaha baik untuk masyrakat maupun debitur kredit UMKM. Program ini telah berjalan semenjak tahun 2015 di bawah Divisi Kredit UMKM. Program ini bertujuan untuk meningkatkan kompetensi pelaku usaha dan peluang pengembangan kapasitas usaha. Pada tahun 2022 terdapat beberapa perkembangan program PESAT yaitu:

   a. **Perkembangan jumlah sentra**

      Di tahun 2022 juga, tepatnya bulan November, sentra UMKM Kantor Wilayah 5 telah beroperasi menjalankan

an increase in both turnover and assets. MSME actors were encouraged to have an innovative entrepreneurial mindset in growing their business. The Online Business Talk Program through the Whatsapp application was a PESAT MSME Center program, which focused on discussions on current topics, particularly in the efforts to develop MSME which include:

- MSME Loan Offer via online form.
- Discussion together or sharing in one WhatsApp group.
- Question and answer session about business.

While the Online Business Talk program via Zoom was carried out using the Zoom Meeting application with a duration of 2 (two) to 3 (three) hours with varied material. In the 2022 period, 11,447 became beneficiaries of this business talk activity, both through WhatsApp group media and zoom meetings. The following were the beneficiaries of the various centers:

- Bandung Center : Total 148 Benefit Recipient
- Pakuan Center : Total 442 Benefit Recipient
- Cirebon Center : Total 2.350 Benefit Recipient
- East Priangan Center : Total 3.981 Benefit Recipient
- Banten Center : Total 2.166 Benefit Recipient

c. **PESAT Go Digital**

The PESAT Go Digital pillar was an effort from bank **bjb** which aimed to invite the community of MSME actors and debtors to start taking advantage of the development of digital technology in running their business. During 2022 there were 38 debtors created an e-catalog to sell online on the MSME Market menu in the **bjb** Disentra application which had 4,301 users. In addition, bank **bjb** also launched a digital-based financial recording application, namely the Complete Accounting Record Application (CAKAP) for MSME players.

Advantages of MSME Loan Services

The description of the advantages of MSME loan services is as follows:

1. **PESAT**

   Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) was a business actor empowerment program for both the community and MSME loan debtors. This program had been running since 2015 under the MSME Credit Division. This program aimed to improve the competence of business actors and opportunities for developing business capacity. In 2022 there were several developments in the PESAT program, namely:

   a. **Development of the Number of Centers**

      Also in 2022, in November to be precise, the MSME Center for Regional Office 5 had operated with the PESAT

program PESAT, dengan alamat kantor layanan di Cabang Surabaya. Sentra UMKM ini akan melayani program pemberdayaan bagi pelaku UMKM di seluruh jejaring kantor Cabang di area kerja Kantor Wilayah 5 yang tersebar di provinsi; Jawa Tengah, Jawa Timur, Bali, Kalimantan, dan Sulawesi. Hadirnya Sentra UMKM Wilayah 5 telah menambah jumlah keseluruhan Sentra UMKM menjadi 6 (enam) kantor, sebelumnya telah berjalan lima Sentra UMKM yaitu; Sentra Bandung Raya, Sentra Pakuan, Sentra Cirebon, Sentra Priangan Timur dan Sentra Banten.

b. **Penambahan kegiatan pada Pilar Program PESAT KAPASITAS USAHA**

Semula pembelajaran dilakukan dengan daring dan media *digital*, seiring dengan perkembangan kebijakan telah dimulai beberapa kelas secara *offline*. Jangkauan penyelenggaraan kelas tidak hanya di Jawa Barat dan Banten, namun juga masuk ke DKI Jakarta, Jawa Timur, dan Jawa Tengah melalui Kerjasama Kantor Cabang bank **bjb** dengan pemerintah daerah setempat. Pesat juga mengirimkan bulletin *Digital* kepada para debitur. Pada Pilar ini juga, dimulai kegiatan pemberian kesempatan kurasi ekspor untuk debitur UMKM yang memiliki potensi dan kapasitas produksi yang memadai. Kurasi ekspor ini bekerjasama dengan *Indonesia in your hand* sebagai Lembaga perantara ekspor dan pemilik *storage* atau gudang produk Indonesia di Australia dan Eropa. Di samping itu juga bekerjasama dengan REDEF Foundation dan Business Indonesia Singapore Association (BISA).

program, with the service office address at the Surabaya Branch. This MSME center served empowerment programs for MSME actors throughout the network of branch offices in the work area of Regional Office 5 which were spread across the province; Central Java, East Java, Bali, Kalimantan and Sulawesi. The presence of Region 5 MSME Centers increased the total number of MSME Centers to 6 (six) offices. Previously, there were five MSME Centers, namely; Bandung Raya Center, Pakuan Center, Cirebon Center, East Priangan Center and Banten Center.

b. **Adding activities to the PESAT Program Pillar Business Capacity**

Initially, learning was carried out online and digital media, along with policy developments, several offline classes were started. The scope of class implementation was not only in West Java and Banten, but also in DKI Jakarta, East Java, and Central Java through bank **bjb** Branch Office Cooperation with the local government. Pesat also sent Digital bulletins to debtors. Also in this Pillar, activities were initiated to provide export curation opportunities for MSME debtors who had sufficient potential and production capacity. This export curation collaborates with Indonesia in your hand as an export intermediary institution and owner of storage or warehouse for Indonesian products in Australia and Europe. In addition, it also collaborated with the REDEF Foundation and the Business Indonesia Singapore Association (BISA).

Tabel Data Penerimaan Manfaat Program Go Global tahun 2022.

Table of Go Global Benefit Receipt Data for 2022.

No	Nama Pameran/*Event* Event Name	Tanggal Date	Lokasi Location	Jumlah Debitur Debtors Number
1	*E-Commerce Platform/ Marketplace*	Januari 2022 - Oktober 2022 January 2022 - October 2022	Amazon Australia, Eropa, *and* Kanada	5
2	*Indonesian Premium Snacks Showcase*	06 Maret 2022 March 06, 2022	Mall at Singapore	5
3	*Poppin Bazaar Creative Corner*	01 - 30 September 2022 September 01 - 30, 2022	Scotts Square Mall Singapore	9
4	Pelepasan Ekspor *Sale* Pisang *Crispy*	26 September 2022 September 26, 2022	*Export to* Malaysia	1
5	8th Selangor *International Expo* 2022	6 - 9 Oktober 2022 October 6 - 9, 2022	Kuala Lumpur Convention Centre Malaysia	4
6	*The 11th East Asia Local and Regional Government Congress*	24 November 2022 November 24, 2022	Trans Luxury Hotel Bandung	5

c. **Pilar Program PESAT *GO DIGITAL***

Satu dari tiga pilar program PESAT mengalami perubahan, yaitu Pilar Pesat Sehat Sejahtera menjadi Pilar *Go Digital*. Perubahan ini didasarkan bahwa program pada pilar sebelumnya dapat diakomodir dalam kegiatan Pilar PESAT Kapasitas Usaha, melalui media buletin berupa artikel kesehatan popular. Untuk meningkatkan

c. **PESAT GO DIGITAL Program Pillars**

One of the three pillars of the PESAT program changed, namely the Healthy and Prosperous Pesat Pillar to the Go Digital Pillar. This change was based on the fact that the programs in the previous pillar could be accommodated in the PESAT Business Capacity Pillar activities, through the bulletin media in the form of popular health articles.

keberhasilan Pilar Program maka telah dilahirkan Aplikasi **bjb** DISENTRA (Digital Sistem Informasi dan Interaksi) dan Aplikasi Catatan Akuntansi Lengkap (CAKAP).

2. **bjb Laku**
   bjb Laku merupakan aplikasi berbasis android yang dapat memberikan kemudahan untuk para calon debitur dalam mendapatkan akses pembiayaan perbankan dari seluruh Segmen Kredit UMKM bank **bjb**. Aplikasi ini diperuntukan bagi masyarakat khususnya para pelaku UMKM yang membutuhkan fasilitas pembiayaan kredit yang dapat digunakan untuk meningkatkan kapasitas usaha dengan cepat, murah dan terjangkau. Melalui aplikasi **bjb** Laku ini, diharapkan bank **bjb** khususnya segmen Kredit UMKM dapat menjangkau masyarakat dan para pelaku UMKM secara luas dan cepat.
3. ***Digital* Sistem Informasi dan Interaksi (DISENTRA)**
   Aplikasi DISENTRA adalah salah satu inovasi Divisi Kredit UMKM diawali dengan rintisan pada bulan Juli, di tahun 2020, pada tahun 2021 aplikasi DISENTRA telah dilakukan *switching* dengan semula berbasis web menjadi berbasis android. Aplikasi DISENTRA adalah sebuah Aplikasi yang dibuat oleh Divisi Kredit UMKM untuk menjadikan "ruang" aktivitas bagi pelaku UMKM baik debitur maupun non debitur. DISENTRA adalah singkatan dari Digital Sistem Edukasi dan Interaksi. Penamaan SENTRA diambil juga dari nama aktivitas Kantor Fungsional Non Operasional (KFNO) yang dimiliki oleh Divisi kredit UMKM untuk menjalankan Program (PESAT). Nama aplikasi DISENTRA dipilih untuk memudahkan pelaku UMKM/masyarakat umum bisa mencerna dan mengingat karena ter asosiasi dengan nama tempat untuk pusat segala informasi dan interaksi, hanya saja dalam *platform digital*. **bjb** DISENTRA memiliki fitur-fitur yang sangat mendukung pemasyarakatan pengetahuan kewirausahaan dan percepatan pelaku UMKM untuk naik kelas, baik secara pengetahuan, jejaring maupun dukungan perluasan pemasaran.
4. **Catatan Akuntansi Lengkap (CAKAP)**
   Aplikasi CAKAP adalah aplikasi pembukuan/pencatatan keuangan secara *digital* yang diperuntukan untuk para pelaku UMKM baik debitur maupun non debitur. Manfaat aplikasi ini bagi para pelaku UMKM di antaranya yaitu para pelaku UMKM dapat memiliki kasir *digital* untuk penjualan, memiliki pencatatan pengeluaran, memiliki *stock/inventory management*, dan memiliki aplikasi laporan keuangan standar akuntansi (PSAK).
   Saat ini *user* pelaku UMKM pada aplikasi CAKAP sebanyak 1.534 *user*. Dengan adanya aplikasi ini bank **bjb** terus berupaya untuk terus melakukan pemberdayaan pada para pelaku UMKM tentang pentingnya pencatatan keuangan usaha guna menjunjang peningkatan kapasaitas usaha para pelaku UMKM.
5. ***Cash Pick Up***
   Selain memberikan fasilitas pembiayaan dengan tujuan modal kerja dan investasi untuk seluruh pelaku usaha UMKM sesuai kriteria yang ingin mengembangkan usahanya, produk dan

to increase the success of the Pillar Program, the **bjb** DISENTRA Application (Digital Information and Interaction System) and CAKAP Application (Complete Accounting Records) had been created.

2. **bjb Laku**
   bjb LAKU was an android-based application that can provide convenience for prospective debtors in getting access to banking financing from all of bank **bjb** MSME Loan Segments. This application was intended for the community, especially MSME actors who needed loan financing facilities that could be used to increase business capacity quickly, cheaply and affordable. Through the **bjb** Laku application, it was hoped that bank **bjb**, especially the MSME Loan segment, could reach the community and MSME actors widely and quickly.

3. **Digital Information and Interaction System (DISENTRA)**
   The DISENTRA application (Digital Information and Interaction System) was one of the innovations of the MSME Credit Division starting with a pilot in July, in 2020, in 2021 the DISENTRA application had been switched from being webbased to android-based. The DISENTRA application was an application created by the MSME Credit Division to make a "space" of activity for MSME actors, both debtors and non-debtors. DISENTRA stood for Digital Education and Interaction System. The name SENTRA was also taken from the name of the Non-Operational Functional Office (KFNO) activity owned by the MSME Credit Division to run the PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) program. The name DISENTRA application was chosen to make it easier for MSME actors/general public to digest and remember because it was associated with the name of the place for the center of all information and interactions, only on a digital platform. **bjb** DISENTRA had features that strongly support the dissemination of entrepreneurial knowledge and accelerate MSME actors to advance to class, in terms of knowledge, networking and support for marketing expansion.
4. **Complete Accounting Records (CAKAP)**
   The CAKAP application was a digital financial bookkeeping/recording application intended for MSME actors, both debtors and non-debtors. The benefits of this application for MSME actors included MSME actors that had a digital cashier for sales, expense records, stock/inventory management, and accounting standard financial reporting applications (PSAK).

   Currently there were 1,534 MSME users in the CAKAP application. With this application, bank **bjb** continued to strive to continue empowering MSME actors regarding the importance of recording business finances to support increasing the business capacity of MSME actors.
5. **Cash Pick Up**
   In addition to providing financing facilities with the aim of working capital and investment for all MSME business actors according to the criteria who wanted to develop their

layanan Divisi Kredit UMKM juga memiliki banyak kelebihan di antaranya adalah layanan jemput angsuran (*cash pick up*) sesuai kondisi dan permintaan debitur.

business, the MSME Credit Division's products and services also had many advantages including cash pick-up services according to the conditions and requests of debtors.

Produktivitas Kredit UMKM

Uraian produktivitas kredit UMKM disajikan sebagai berikut.

MSME Loan Productivity

The description of MSME loan productivity is presented as follows.

Tabel Pencairan Kredit UMKM
Table of MSME Loan Disbursement

(dalam jutaan Rupiah)
(in IDR million)v

Informasi Information	2022 (Rp)	2021 (Rp)	2020 (Rp)	2019 (Rp)	2018 (Rp)	Pertumbuhan 2021-2022 2021-2022 Growth (Nominal)	(%)
PORTOFOLIO / PORTFOLIO							
Outstanding	3,979,520	3,100,397	2,599,010	2,250,779	1,934,678	879,123	28.36%
Kolektabilitas 1 Collectibility 1	3,764,768	2,947,011	2,437,082	2,044,592	1,722,516	817,757	27.75%
Pra NPL	113,138	54,258	42,289	65,096	51,736	58,880	108.52%
ABS *Non Performing Loan* (NPL)	101,614	99,128	119,640	141,091	160,425	2,486	2.51%
Net Growth Outstanding (*Year to Date*/YtD)	879,123	501,387	348,232	316,101	233,439	377,736	75.34%
Number of Account (NoA)	76,300	25,008	20,521	18,302	18,212	51,292	205.10%
***Disbursement* (YtD)**	2,612,354	1,773,054	1,346,384	1,317,439	1,092,900	879,300	50.74%
***Total Run Off* (YtD)**	1,733,231	1,271,667	998,152	1,001,338	859,461	461,564	36.30%
KUALITAS / QUALITY							
Kolektabilitas 1 (%) Collectibility 1 (%)	94.60	95.05	93.77	90.84	89.03	1.55	-
Pra NPL (%)	2.84	1.75	1.63	2.89	2.67	1.09	-
NPL (%)	2.55	3.2	4.60	6.27	8.29	(0.65)	-

Selama tahun 2022 total *outstanding* Kredit UMKM mengalami kenaikan dibandingkan tahun sebelumnya sebesar 28,36% dari Rp3,10 triliun di tahun 2021 menjadi sebesar Rp3,98 triliun di tahun 2022 dengan *nett growth* sebesar Rp879,12 miliar. Hal ini dikarenakan sudah lebih baiknya kualitas portofolio kredit UMKM sehingga jumlah pencairan lebih tinggi daripada *runoff* yang dilakukan untuk perbaikan kualitas kredit kelolaan Divisi Kredit UMKM yang terjadi peningkatan kualitas kredit yang sangat baik terlihat pada komponen kualitas *non performing loan* dan *repayment rate* semakin membaik.

During 2022 the total outstanding MSME loans increased compared to the previous year by 28.36% from IDR3.10 trillion in 2021 to IDR3.98 trillion in 2022 with a net growth of IDR879.12 billion. This was because the quality of the MSME loan portfolio improved so that the number of disbursements was higher than the runoff made to improve the quality of loans managed by the MSME Credit Division, which has seen a very good increase in loan quality, as seen in the quality component of non-performing loans and the repayment rate is getting better.

Dalam kurun waktu 5 (lima) tahun terakhir secara persentase pertumbuhan (yoy) tahun 2022 merupakan pertumbuhan tertinggi dibanding tahun-tahun sebelumnya yaitu sebesar 28,36%. Rincian terkait penyaluran produk kredit kelolaan Divisi Kredit UMKM dalam 5 (lima) tahun terakhir diuraikan sebagai berikut:

In the last 5 (five) years, the percentage growth (yoy) in 2022 was the highest growth compared to the previous years, which was 28.36%. Details related to the distribution of loan products managed by the MSME Credit Division in the last 5 (five) years are described as follows:

Tabel Penyaluran Kredit UMKM
Table of UMKM Loan Disbursement

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022		2021		2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
	Oustanding	Komposisi Composition	*Oustanding*	Komposisi Composition					
	(Rp)	(%)	(Rp)	(%)	(Rp)	(Rp)	(Rp)	(Rp)	(%)
Kredit Mikro Utama	386,223	9.71%	476,406	15.37%	639,609	887,242	936,089	(90,183)	(18.93%)
Kredit Usaha Kecil Menengah	638,031	16.03%	694,783	22.41%	726,457	750,981	645,465	(56,752)	(8.17%)
Kredit Usaha Rakyat	2,735,545	68.74%	1,910,155	61.61%	1,215,957	592,184	314,949	825,390	43.21%
Kredit Program	49,648	1.25%	9,613	0.31%	12,523	13,292	10,869	40,035	416.47%
Kredit Cinta Rakyat	56	0.00%	344	0.01%	525	6,608	27,306	(288)	(83.72%)
Kredit Mesra	13,499	0.34%	9,096	0.29%	3,938	472	-	4,403	48.41%
Kredit *Channeling*	156,519	3.93%	119	0.00%	-	-	-	156,400	131,428.57%
Total *Outstanding* Kredit UMKM	**3,979,521**	**100.00%**	**3,100,516**	**100.00%**	**2,599,009**	**2,250,779**	**1,934,678**	**879,005**	**28.35%**

Dari keseluruhan produk kredit UMKM bank **bjb**, Kredit Mikro Utama dan Kredit Cinta Rakyat mengalami penurunan jumlah *outstanding*. Hal tersebut dilakukan sebagai upaya perbaikan kualitas kredit UMKM. Debitur dengan kategori kolektabilitas 3 (tiga) sampai 5 (lima) pada periode sebelum tahun 2017 memang didorong untuk dilakukan pelunasan atau penyelesaian kredit, sehingga konsekuensinya adalah terjadi koreksi pada angka *outstanding* kredit UMKM. Sedangkan untuk produk yang mengalami peningkatan cukup baik adalah Kredit Usaha Rakyat dengan jumlah *outstanding* tahun 2022 sebesar Rp2,74 triliun dengan pertumbuhan sebesar 43,21% dibandingkan tahun sebelumnya dikarenakan telah dibukanya semua sektor ekonomi dan adanya subsidi dan stimulus dari pemerintah. Dari segi kualitas kredit tahun 2022 Divisi Kredit UMKM berhasil memperbaiki kualitas kredit dengan NPL sebesar 2,55%

Of all bank **bjb** MSME loan products, Kredit Mikro Utama, Kredit Cinta Rakyat and Kredit Program experienced a decrease in the number of outstanding. This was carried out as an effort to improve the quality of MSME loan. Debtors with the collectability category of 3 (three) to 5 (five) in the period prior to 2017 it was encouraged to make loan repayments or settlements, so the consequence was that there was a correction to the outstanding MSME loan figures. Meanwhile, the product that experienced a fairly good increase was Kredit Usaha Rakyat with an the outstanding amount in 2022 was IDR2.74 trillion with a growth of 43.21% compared to the previous year due to the opening of all economic sectors and the existence of subsidies and stimulus from the Government. In terms of loan quality in 2020, the MSME Credit Division managed to improve loan quality with an NPL of 2.55%.

Tabel Tren NPL Kredit UMKM
Table of UMKM Loan NPL Trend

(dalam %)
(in %)

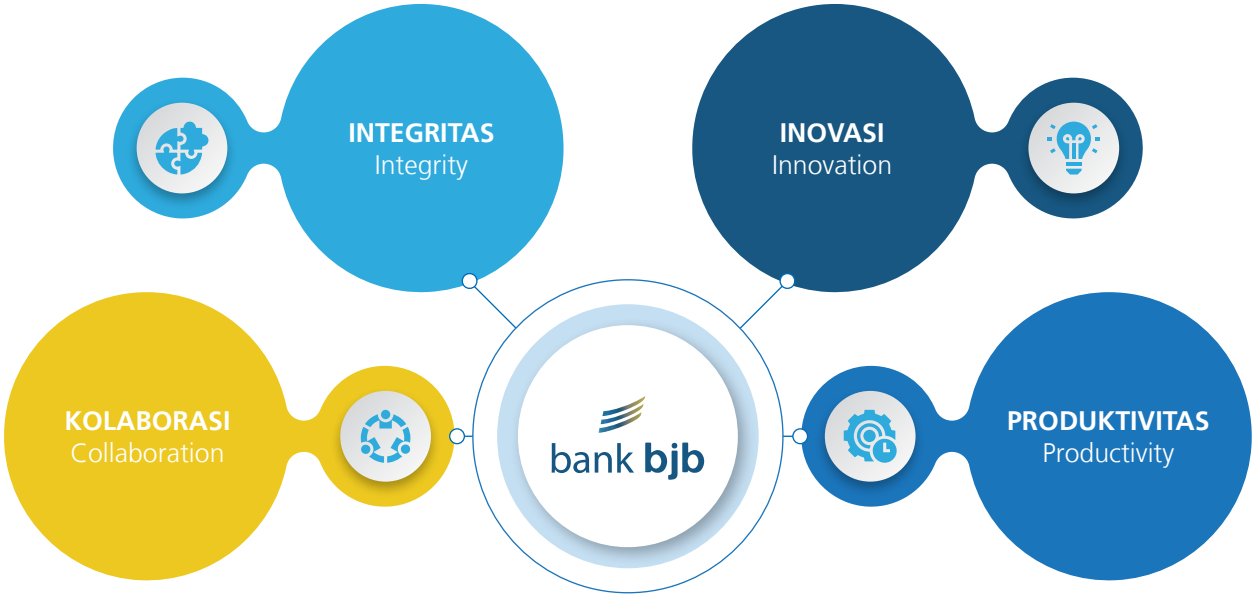
Uraian Description	NPL 2022	NPL 2021	NPL 2020	NPL 2019	NPL 2018
Kredit Mikro Utama	15.79%	17.90%	16.06%	13.85%	14.97%
Kredit Usaha Kecil Menengah	3.85%	1.01%	1.47%	0.97%	1.25%
Kredit Usaha Rakyat	0.49%	0.29%	0.36%	1.44%	2.45%
Kredit Program	3.77%	10.25%	10.45%	12.69%	29.99%
Kredit Cinta Rakyat	100.00%	100.00%	94.26%	11.22%	4.47%
Kredit Mesra	1.34%	0.53%	0.54%	0.00%	-
Kredit *Channeling*	0.44%	0.00%	-	-	-
Kredit UMKM	2.55%	3.20%	4.60%	**6.27%**	**8.29%**

Rencana dan Strategi Kredit UMKM Tahun 2023

Rencana dan strategi Kredit UMKM tahun 2023 dalam slogan I-KOPI adalah sebagai berikut:

MSME Loan Plans and Strategies in 2022

MSME Loan plans and strategies for 2023 in the I-KOPI slogan were as follows:



1. **(I) Integritas**
   Bertujuan untuk meningkatkan kesadaran insan UMKM bank **bjb** akan pentingnya integritas baik di dalam menyelesaikan pekerjaan ataupun diluar pekerjaan. Strategi tersebut dituangkan dalam beberapa program kerja seperti melaksanakan evaluasi dan *monitoring*, *kick off* UMKM, *coaching and counseling Account Officer (AO), refreshment* melalui *morning briefing,* sertifikasi *AO, quality assurance* dan melakukan pelatihan *micro banking academy dan refreshment* produk.
2. **(Ko) Kolaborasi**
   Melakukan sinergi kolaborasi baik internal bank **bjb** dengan lintas Divisi, Kantor Wilayah dan Kantor Cabang untuk memaksimalkan potensi bisnis yang tersebar di tiap segmen. Serta melakukan kolaborasi dengan pihak eksternal seperti Pemerintah, BUMN/BUMD, perusahaan swasta dan lain sebagainya untuk meningkatkan portofolio bisnis UMKM yang sehat dan berkualitas.
3. **(P) Produktivitas**
   Senantiasa meningkatkan produktivitas dan kualitas SDM karyawan Divisi Kredit UMKM untuk memberikan nilai tambah bagi bank **bjb** khususnya Divisi Kredit UMKM.
4. **(I) Inovasi**
   Melakukan inovasi-inovasi dengan memberikan layanan melalui aplikasi *digital* seperti **bjb** Laku, DISENTRA, **bjb** Mesra, *Sales Monitoring* (Salmon) dan *e-collection*.

1. **(I) Integrity**
   Aiming to increase awareness of bank **bjb** MSME people on the importance of integrity both in completing work and outside work. The strategy was outlined in several work programs such as carrying out evaluation and monitoring, kick off MSME, Refreshment through morning briefing, AO Certification, *quality assurance* and conducting training for Micro Banking Academy and Product Refreshment.
2. **(Ko) Collaboration**
   Performing collaboration synergies both internally with bank **bjb** across Divisions, Regional Offices and Branch Offices to maximize business potential spread across each segment. As well as collaborating with external parties such as the Government, SOEs (BUMN)/ROEs (BUMD), private companies and so on to increase a healthy and quality MSME business portfolio.
3. **(P) Productivity**
   Always improve the productivity and quality of HR employees of the MSME Loan Division to provide added value to bank **bjb**, especially the MSME Loan Division.
4. **(I) Innovation**
   Conducting innovations by providing services through digital applications such as **bjb** Laku, DISENTRA, **bjb** Mesra, Sales Monitoring (Salmon) and e-collection.

Faktor Pendukung dan Penghambat Bisnis Kredit UMKM

Uraian faktor pendukung dan penghambat bisnis kredit UMKM adalah sebagai berikut:

1. **Faktor Pendukung**
   a. Kebijakan Pemerintah Pusat dan Daerah terkait pengembangan sektor bisnis UMKM.
   b. Peningkatan kualitas kredit UMKM.
   c. Pemberian fasilitas kredit beserta program pelatihan.
   d. Layanan penjemputan angsuran.
   e. Layanan laku pandai.
   f. Kerjasama dengan *fintech* dalam penyaluran Kredit UMKM pola *channeling*.
2. **Faktor Penghambat**
   Pandemi Covid-19 yang telah mulai membaik di sepanjang tahun 2022 namun masih memberikan dampak terhadap para pelaku UMKM.

KREDIT PEMILIKAN RUMAH (KPR) DAN KREDIT KENDARAAN BERMOTOR (KKB)

Penjelasan KPR dan KKB

bjb Kredit Pemilikan Rumah (KPR) adalah fasilitas kredit konsumtif yang diberikan bank **bjb** kepada calon debitur perorangan untuk membeli atau memiliki properti (rumah tapak/apartemen/rumah toko/rumah kantor), baik pembelian baru (*primary*) dari pengembang perusahaan maupun pembelian bekas (*secondary*) dari non pengembang perumahan.

bjb Kredit Kendaraan Bermotor (KKB) adalah fasilitas kredit yang diberikan bank **bjb** kepada debitur baik secara langsung maupun tidak langsung dengan tujuan pembelian kendaraan bermotor non niaga baik baru maupun bekas ataupun untuk tujuan *refinancing*.

Produk Unggulan

Produk unggulan KPR adalah sebagai berikut:

1. **bjb KPR Gaul**
   bjb KPR Gaul merupakan produk khusus yang dirancang untuk mewujudkan keinginan para millennial untuk dapat memiliki rumah sendiri di usia produktif, produk yang baru diluncurkan pada awal tahun 2021, per 31 Desember 2022 **bjb** KPR Gaul telah membukukan portofolio sebesar Rp113,00 miliar.
2. **bjb KPR Sejahtera FLPP (KPR bersubsidi)**
   Merupakan Pembiayaan Rumah bersubsidi berkerja sama dengan Kementerian Perumahan Rakyat untuk mewujudkan rumah idaman dengan suku bunga rendah sepanjang tenor, cicilan ringan, dan jangka waktu panjang untuk rumah tapak atau rumah susun. Sebagai bank penyalur Rumah Bersubsidi (Fasilitas Likuiditas Pembiayaan Perumahan/FLPP), bank **bjb** turut berperan aktif sebagai bank yang mendukung program 1 juta rumah yang sedang digaungkan oleh Pemerintah.

Supporting and Inhibiting Factors in MSME Loan Business

The description of the supporting and inhibiting factors of the MSME loan business are as follows:

1. **Supporting Factors**
   a. Central and Local Government policies related to the development of the MSME business sector.
   b. Improvement of MSME Loan quality.
   c. Providing loan facilities along with training programs.
   d. Installment pick-up service.
   e. Services sell well
   f. Cooperation with fintech in channeling MSME Loan.
2. **Inhabiting Factors**
   The Covid-19 pandemic, started to improve throughout 2022, still had an impact on MSME players.

HOUSING LOAN (KPR) AND MOTOR VEHICLE LOANS (KKB)

KPR and KKB Explanation

bjb Housing Loan (KPR) is a consumer loans facility provided by the Company to prospective individual debtors to buy or own Property (Landed Houses/Apartments/Shop Houses/Home Offices), both new (Primary) purchases from Company Developers or used purchases (Secondary) from non-Housing Developers.

bjb Kredit Kendaraan Bermotor (KKB) is a loan facility provided by bank **bjb** to debtors both directly and indirectly for the purpose of purchasing noncommercial motor vehicles, both new and used or for the purpose of refinancing.

Featured Product

KPR featured products are as follows:

1. **bjb KPR Gaul**
   bjb KPR Gaul was a special product designed to realize the desire of millennials to be able to own their own home at a productive age, a new product launched in early 2021, as of December 31, 2022 **bjb** KPR Gaul posted a portfolio of IDR113.00 billion.
2. **bjb KPR Sejahtera FLPP (KPR subsidized)**
   It was subsidized housing financing in collaboration with the Ministry of Public Housing to create dream homes with low interest rates throughout the tenor, low installments, and long terms for landed houses or flats. As a channeling bank for Subsidized Houses (Housing Financing Liquidity Facility/FLPP), bank **bjb** played an active role as a bank that supported the 1 million house program echoed by the Government.

Tabel Penyerapan FLPP
Table of FLPP Absorption

Tahun Year	*Number of Account* (NoA)	*Plafond* (dalam jutaan) Plafond (in million)
2022	8,343	1,228,833
2021	5,829	828,398
2020	5,371	697,055
2019	1,863	207,204
2018	1,010	100,308

Pengembangan Produk dan Layanan

bank **bjb** mendukung Pemerintah khususnya Kementrian PUPR dalam penyaluran rumah bersubsidi untuk membantu masyarakat memiliki rumah dengan harga yang terjangkau melalui **bjb** KPR Sejahtera FLPP dan **bjb** Tapera. Pembiayaan Perumahan Tapera merupakan pembiayaan untuk pemilikan rumah, pembangunan rumah atau perbaikan rumah bagi peserta Tapera. Selain itu bank **bjb** juga menjalin kerjasama dengan BPJS Ketenagakerjaan untuk penyaluran Manfaat Layanan Tambahan untuk peserta BPJS TK.

Untuk optimalisasi pencapaian target bisnis **bjb** KPR di tahun 2022, diperlukan langkah langkah strategis di antaranya dengan melakukan penyesuaian-penyesuaian produk dan layanan sesuai dengan kebutuhan pasar. Berikut bebereapa pengembangan produk dan layanan bisnis **bjb** KPR:

1. **bjb Tapera**
   Merupakan fasilitas kredit konsumtif yang diberikan Bank kepada Calon Debitur perorangan yang berpenghasilan rendah berupa kredit pemilikan rumah, kredit renovasi rumah, dan kredit pembangunan rumah.
2. **bjb MLT BPJS Ketenagakerjaan**
   Merupakan fasilitas kredit konsumtif yang diberikan bank kepada caion debitur peserta BPJS Ketenagakerjaan berupa kredit pemilikan rumah, pinjaman uang muka perumahan, pinjaman renovasi perumahan.

Keunggulan Layanan

Keunggulan layanan KPR dan KKB bank **bjb** yaitu sebagai berikut:

1. Suku bunga kompetitif.
2. Jenis produk beragam sesuai kebutuhan calon debitur
3. Proses pengajuan cepat dan mudah dapat dilakukan di Kantor Cabang.
4. Jangka waktu kredit maksimal sampai dengan 30 tahun untuk produk tertentu.
5. Bekerja sama dengan jaringan *developer* perumahan di seluruh jaringan wilayah Kantor Cabang bank **bjb**.

Product and Service Development

bank **bjb** supported the Government, especially the Ministry of PUPR in distributing subsidized housing to help people own homes at affordable prices through **bjb** KPR Sejahtera FLPP and **bjb** Tapera. Tapera Housing Financing was financing for home ownership, home construction or home repairs for Tapera participants. In addition, bank **bjb** also cooperated with BPJS Ketenagakerjaan (National Employment Insurance) for the distribution of Additional Service Benefits for BPJS Ketenagakerjaan participants.

To optimize the achievement of the **bjb** KPR business target in 2022, strategic steps were needed, including by making adjustments to products and services according to market needs. The following are some of the product and service developments for the **bjb** KPR business:

1. **bjb Tapera**
   It was a consumer loan facility provided by the Bank to low-income individual debtors in the form of home ownership loans, home renovation loans, and home construction loans.
2. **bjb MLT BPJS Ketenagakerjaan**
   It was a consumer loan facility provided by banks to prospective debtors participating in BPJS Ketenagakerjaan in the form of home ownership loans, housing down payment loans, housing renovation loans.

Service Advantages

The advantages of bank **bjb** KPR and KKB services are as follows:

1. Competitive interest rates.
2. Product types vary according to the needs of prospective debtors
3. The submission process can be done quickly and easily at the Branch Office.
4. The maximum loan term is up to 30 years for certain products.
5. Cooperating with a network of housing developers throughout the regional network of bank **bjb** Branch Offices.

Produktivitas KPR dan KKB

Uraian produktivitas KPR dan KKB disajikan sebagai berikut.

Tabel Produktivitas Kredit KPR dan KKB
Table of KPR and KKB Loans Productivity

(dalam miliar Rupiah)
(in IDR billion)

Uraian Description	2022 (Rp)	2021 (Rp)	2020 (Rp)	2019 (Rp)	2018 (Rp)	Pertumbuhan 2021-2022 2021-2022 Growth (Nominal)	 (%)
Portofolio Portfolio	9,183	7,731	6,749	6,148	5,758	1,452	18.78%
Non Perfoming Loan (NPL)	2.55%	3.06%	4.24%	4.16%	4.41%	(0.51%)	-

Portofolio kredit KPR dan KKB tahun 2022 sebesar Rp9,18 triliun, mengalami kenaikan sebesar Rp1,45 triliun atau sebesar 18,78% dibandingkan dengan tahun 2021 yang sebesar Rp7,73 triliun. NPL tahun 2022 sebesar 2,55%, secara yoy pencapaian NPL tahun 2022 mengalami perbaikan sebesar 0,51% dibandingkan tahun 2021 yang sebesar 3,06%.

Faktor Pendukung dan Penghambat Bisnis KPR dan KKB

Penjelasan terkait faktor pendukung dan penghambat bisnis yaitu sebagai berikut:

1. **Faktor Pendukung**
   a. Pemberlakuan program *marketing* tahun 2022.
   b. Kecepatan proses kredit.
   c. Hubungan yang baik dengan para pengembang/pihak ketiga.
   d. Adanya kepercayaan pihak pemerintah kepada bank **bjb** untuk penyaluran kredit program di antaranya **bjb** KPR Sejahtera FLPP, **bjb** Tapera dan **bjb** MLT BPJS Ketenagakerjaan.
2. **Faktor Penghambat Bisnis**
   a. Terdapatnya aksi "*wait and see*" dari para calon debitur untuk berinvestasi properti akibat isu perekonomian nasional.
   b. Persaingan tingkat suku bunga dengan bank pesaing.
   c. Terdapatnya beberapa penyesuaian yang diberlakukan atas perijinan maupun legalitas dalam rangka kepemilikan rumah.

Rencana dan Strategi KPR dan KKB Tahun 2023

Uraian terkait rencana dan strategi bisnis tahun 2023 yaitu antara lain adalah melakukan strategi-strategi sebagai berikut:

1. **Strategi Ekspansi**
   a. Fokus pencairan pengembang non mempertahankan kredit KPR *Primary* dari subsidi dengan tetap potensi penyerapan dari pengembang subsidi.
   b. Penyerapan kuota FLPP sejak awal tahun.
   c. Mempertahankan Kecepatan SLA Proses.
   d. Meningkatkan hubungan yang lebih intens kepada pihak ketiga (pengembang, perusahaan dan lain-lain)

KPR and KKB Productivity

The description of KPR and KKB productivity is presented as follows.

The mortgage and KKB loan portfolio in 2022 amounted to IDR9.18 trillion, an increase of IDR1.45 trillion or 18.78% compared to 2021 which amounted to IDR7.73 trillion. The 2022 NPL was 2.55%, on a yoy basis the 2022 NPL achievement improved by 0.51% compared to 2021 which was 3.06%.

Supporting and Inhibiting Factors in KPR and KKB Business

Explanations regarding the supporting and inhibiting factors of the business are as follows:

1. **Supporting Factors**
   a. Implementation of the marketing program in 2022.
   b. Loan processing speed.
   c. Good relationship with developers/third parties.
   d. There is trust from the government in bank **bjb** for program loan distribution including **bjb** KPR Prosperous FLPP, **bjb** Tapera and **bjb** MLT BPJS Employment.
2. **Business Constraint Factors**
   a. There was a "wait and see" action from prospective borrowers to invest in property due to national economic issues.
   b. Interest rate competition with competing banks.
   c. There were several adjustments made to permits and legality in the context of home ownership.

KPR and KKB Plans and Strategies for 2023

The description regarding the 2023 business plans and strategies implements the following strategies:

1. **Expansion Strategy**
   a. Focusing the disbursement of non-developers is to maintain Primary KPR loans from subsidies while retaining the potential for absorption from subsidized developers.
   b. The absorption of millions of FLPP since the beginning of the year.
   c. Maintaining Process SLA Speed.
   d. Increasing more intense relationships with third parties (developers, companies and others)

e. Meningkatkan *Product Holding*:
   - *e-banking*, QRIS, DPLK, dan lain-lain
   - Kredit KMKK untuk pengembang
f. Meningkatkan penyerapan produk Program Pemerintah lainnya (**bjb** KPR TAPERA dan **bjb** MLT BPJS Ketenagakerjaan.

2. **Strategi Proses Bisnis**
   a. Fokus pada plafond kredit < Rp1 miliar.
   b. Analisa kredit sesuai dengan ketentuan yang berlaku.
   c. Wajib di-*cover* asuransi jiwa dan kerugian.
   d. Pemenuhan Komitmen terhadap syarat pencairan KPR FLPP.
   e. Menhindari pemberian kredit kepada pegawai buruh pabrik (khususnya produk ekspor impor)
3. **Strategi Kualitas Kredit**
   a. Tidak ada perburukan dari posisi akhir Desember 2022.
   b. *Monitoring* Pra NPL sejak awal bulan.
   c. Menghindari janji bayar pada akhir bulan.
   d. Penyelesaian kredit debitur melalui jual sukarela, lelang dan melalui *cessor*

e. Increasing Product Holding:
   - e-banking, QRIS, Financial Institution Pension Funds, and others
   - KMKK loans for developers
f. Increasing the absorption of other Government Program products (**bjb** KPR TAPERA and **bjb** MLT BPJS Ketenagakerjaan.

2. **Business Process Strategy**
   a. Focusing on a loan ceiling of < IDR1 billion.
   b. Credit Analysis in accordance with applicable regulations.
   c. It was mandatory to cover life and loss insurance.
   d. Fulfillment of the Commitment to the conditions for KPR FLPP disbursement.
   e. Avoid giving loan to factory workers (especially export-import products)
3. **Loan Quality Strategy**
   a. There is no deterioration from the position at the end of December 2022.
   b. Monitoring Pre NPL since the beginning of the month.
   c. Avoid paying promises at the end of the month.
   d. Settlement of debtor loans through voluntary selling, auctions and through cessors

Dana Pihak Ketiga (DPK)

Dana pihak ketiga bank **bjb** terdiri atas dana pihak ketiga konsumer yang mengelola nasabah perorangan dan DPK institusi yang mengelola nasabah institusi.

DANA PIHAK KETIGA KONSUMER

Penjelasan Dana Pihak Ketiga Konsumer

Dana pihak ketiga konsumer terdiri atas giro, tabungan, dan deposito perorangan yang dihimpun oleh bank **bjb**. Jenis-jenis giro, tabungan dan deposito DPK konsumer telah dijelaskan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

Pemetaan Target dan Pangsa Pasar bank bjb selama tahun 2022

Total jumlah *Number of Account* (NoA) produk DPK bank **bjb** adalah 5.281.898 dengan jumlah *volume* Rp38.482.470.167.658. Berdasarkan jumlah NoA tersebut dilihat dari jenis pekerjaan, pangsa pasar bank **bjb** adalah:

- Ibu Rumah Tangga 16,60%
- PNS (termasuk pensiunan) 13,80%
- Pengajar dan Dosen 12,87%
- Pegawai Swasta 11,06%

Third Parties Fund (TPF)

bank **bjb** third parties funds consist of consumer third parties funds that manage individual customers and institutional deposits that manage institutional customers.

CONSUMER THIRD PARTIES FUNDS

Consumer Third Parties Funds Explanation

Consumer third-party funds consist of current accounts, savings and individual deposits collected by bank **bjb**. Types of current accounts, savings and deposits from Consumer DPK have been explained in the Products and Services section of this Annual Report.

Target Mapping and Market Share Share of bank bjb for 2022

The total Number of Accounts (NoA) of bank **bjb** TPF products was 5,281,898 with a total volume of IDR38,482,470,167,658. Based on the number of NoA seen from the type of work, bank **bjb** market share is:

- Housewife 16.60%
- Civil servants (including retirees) 13.80%
- Teachers and Lecturers 12.87%
- Private Employees 11.06%

Produktivitas Dana Pihak Ketiga Konsumer

Uraian produktivitas DPK konsumer disajikan sebagai berikut.

Consumer Third Parties Funds Productivity

The description of consumer TPF productivity is presented as follows.

Tabel Produktivitas Dana Pihak Ketiga Konsumer
Table of Consumer Third Parties Funds Productivity

(dalam miliar Rupiah)
(in IDR billion)

Dana Pihak Ketiga Third Parties Fund	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(%)
Giro Current Account	1,107	976	810	952	887	131	13.42%
Tabungan Savings	26,552	24,685	22,267	20,735	20,481	1,867	7.56%
Deposito Deposits	10,827	11,089	11,625	10,051	8,814	(262)	(2.36%)
Total DPK **Total TPF**	**38,487**	**36,751**	**34,702**	**31,737**	**30,183**	**1,736**	**4.72%**

Total DPK tahun 2022 mencapai Rp38,49 triliun, meningkat 4,72% atau Rp1,74 triliun dibandingkan dengan tahun 2021 yang mencapai Rp36,75 triliun. Peningkatan ini terutama berasal dari pertumbuhan tabungan sebesar 7,56% dan giro sebesar 13,42%.

Total TPF in 2022 reached IDR38.49 trillion, an increase of 4.72% or IDR1.74 trillion compared to 2021 which reached IDR36.75 trillion. This increase was mainly due to growth in savings of 7.56% and current account of 13.42%.

Tabel Pertumbuhan Dana Pihak Ketiga Konsumer
Table of Consumer Third Parties Funds Growth

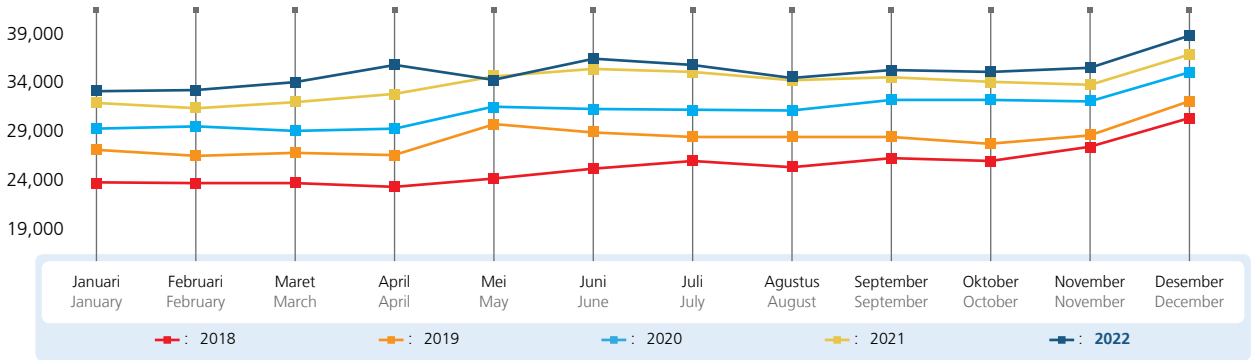
(dalam miliar Rupiah)
(in IDR billion)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2022	33,021	33,081	33,983	35,716	34,013	36,202	35,600	34,259	35,039	34,857	35,421	38,487
2021	31,837	31,090	31,847	32,820	34,389	35,262	34,850	34,005	34,347	33,894	33,689	36,751
2020	29,228	29,304	29,009	29,177	31,306	31,136	30,898	32,097	30,898	32,097	31,954	34,702
2019	26,910	26,356	26,536	26,408	29,528	28,745	28,453	28,227	28,154	27,577	28,459	31,737
2018	23,635	23,509	23,560	23,102	24,157	24,984	25,879	25,280	26,127	25,953	27,181	30,183

Grafik Tren Pertumbuhan DPK Konsumer

Graph of Consumer TPF Growth Trend

(dalam miliar Rupiah / in IDR billion)



Giro

Perkembangan produk giro bank **bjb** tahun 2018-2022 adalah sebagai berikut.

Current Accounts

The development of bank **bjb** current accounts in 2018-2022 is as follow

Tabel Tren Pertumbuhan Giro bank bjb (Giro Konsumer)

Table of bank **bjb** Current Account Growth Trends (Consumer Current Accounts)

(dalam miliar Rupiah)
(in IDR billion)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2022	552.23	502.66	823.29	476.28	484.33	957.90	508.49	483.21	976.70	439.07	458.01	1,107.70
2021	394.20	389.81	572.72	387.87	368.30	686.92	437.80	433.47	826.35	501.32	507.66	976.41
2020	435.96	376.64	526.59	336.06	323.78	603.71	362.43	349.35	619.2	353.36	368.24	810.11
2019	353.93	325.63	614.47	329.98	304.82	640.41	331.14	306.06	709.02	331.08	363.11	952.00
2018	307.01	285.16	489.41	277.37	254.94	505.59	261.39	263.23	532.13	288.41	314.38	887.31

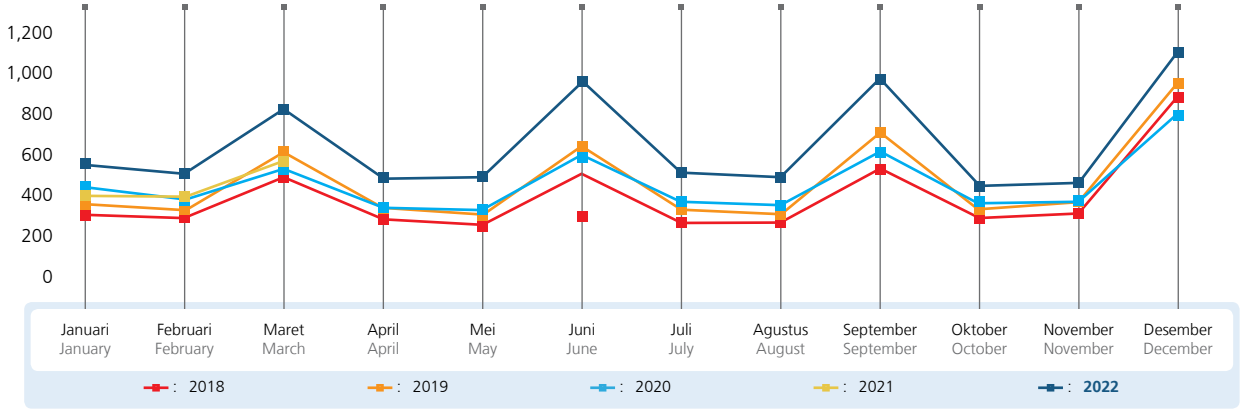
Produk giro konsumer dari tahun ke tahun mengalami fluktuaktif. Giro tahun 2022 mencapai Rp1,11 triliun, meningkat 13,42% dibandingkan tahun 2021 sebesar Rp0,98 triliun. Peningkatan tersebut sejalan dengan pertumbuhan *Number of Account* (NoA) Giro.

Consumer current account products fluctuated actively from year to year. Current accounts in 2022 reached IDR1.11 trillion, an increase of 13.42% compared to 2021 of IDR0.98 trillion. This increase was in line with the growth in the Current Account Number of Accounts (NoA).

Grafik Tren Giro Perorangan

Graph of Individual Current Accounts Trend

(dalam miliar Rupiah / in IDR billion)



Tabungan

Tabungan tahun 2022 mencapai Rp26,55 triliun, meningkat 7,56% dibandingkan tahun 2021 mencapai Rp24,69 triliun Peningkatan tersebut sejalan dengan pertumbuhan *Number of Account* (NoA). Perkembangan produk tabungan bank **bjb** tahun 2018-2022 adalah sebagai berikut.

Savings

Savings in 2022 reached IDR26.55 trillion, an increase of 7.56% compared to 2021 reaching IDR24.69 trillion. This increase was in line with the growth in Number of Account (NoA). The development of bank **bjb** savings products for 2018-2022 can be described as follows.

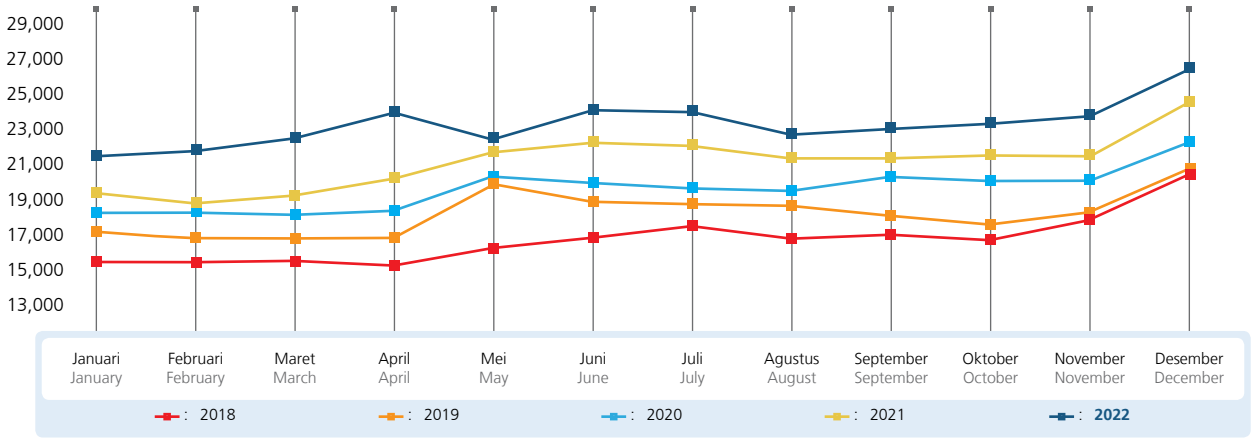
Tabel Tren Pertumbuhan Tabungan bank bjb
Table of bank **bjb** Savings Growth Trends

(dalam miliar Rupiah)
(in IDR billion)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2022	21,491	21,809	22,561	24,090	22,454	24,234	24,085	22,744	23,124	23,378	23,847	26,552
2021	19,359	18,715	19,203	20,203	21,722	22,320	22,100	21,347	21,375	21,529	21,513	24,685
2020	18,152	18,196	18,054	18,281	20,343	19,919	19,563	19,450	20,286	20,010	20,056	22,267
2019	17,111	16,696	16,693	16,740	19,901	18,826	18,685	18,552	18,018	17,482	18,224	20,735
2018	15,298	15,258	15,349	15,088	16,184	16,728	17,400	16,610	16,860	16,569	17,794	20,481

Grafik Tren Tabungan Perorangan
Graph of Individual Savings Trend

(dalam miliar Rupiah / in IDR billion)



Deposito

Deposito tahun 2022 mencapai Rp10,83 triliun menurun 2,36% dibandingkan tahun 2021 mencapai Rp11,09 triliun. Penurunan tersebut sejalan dengan turunnya *Number of Account* (NoA). Perkembangan produk deposito bank **bjb** tahun 2018-2022 adalah sebagai berikut.

Deposits

Deposits in 2022 reached IDR10.83 trillion, a decrease of 2.36% compared to 2021 reaching IDR11.09 trillion. This decrease was in line with the descent in the Number of Accounts (NoA). The development of bank **bjb** deposit products for 2018-2022 is as follows.

Tabel Tren Pertumbuhan Deposito
Table of Deposits Growth Trend

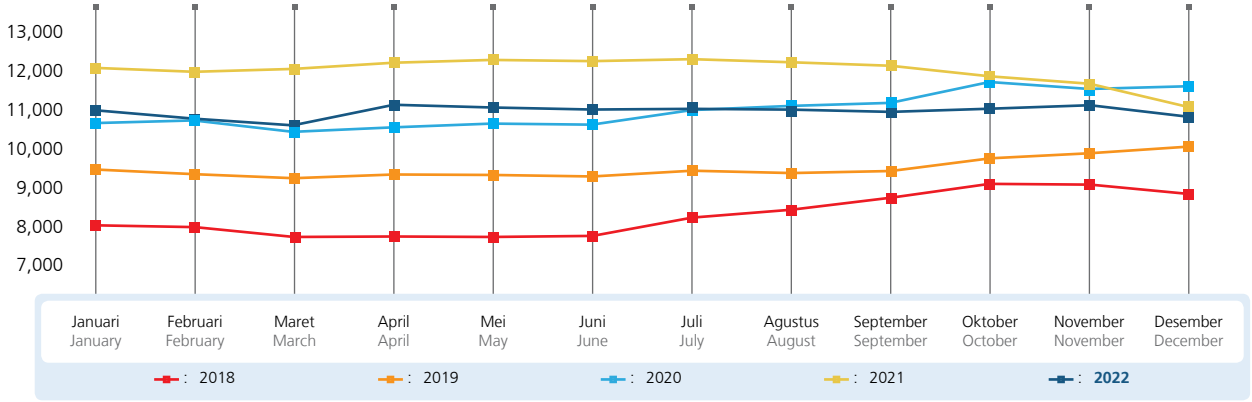
(dalam miliar Rupiah)
(in IDR billion)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2022	10,978	10,770	10,599	11,150	11,075	11,011	11,006	11,031	10,939	11,039	11,116	10,827
2021	12,084	11,985	12,071	12,230	12,299	12,255	12,312	12,224	12,146	11,864	11,668	11,089
2020	10,640	10,731	10,428	10,559	10,639	10,613	10,995	11,099	11,192	11,714	11,529	11,625
2019	9,445	9,334	9,229	9,339	9,323	9,278	9,437	9,369	9,426	9,764	9,872	10,051
2018	8,030	7,966	7,722	7,736	7,718	7,750	8,217	8,411	8,736	9,096	9,073	8,814
2017	7,594	7,531	7,360	7,356	7,216	7,215	7,315	7,567	7,539	7,762	7,909	7,602

Grafik Tren Deposito Perorangan

Graph of Individual Deposits Trend

(dalam miliar Rupiah / in IDR billion)



Rencana dan Strategi Pengembangan Produk Dana Tahun 2023

Terkait rencana pengembangan produk dana di tahun 2023, Divisi Dana dan Jasa Konsumer menitikberatkan kepada:

1. Strategi Pengembangan Produk dan Layanan
   Menitikberatkan pada peningkatan dan penambahan fitur-fitur produk DPK sehingga akan semakin meningkatkan daya saing produk dan memberikan nilai tambah bagi nasabah sehingga meningkatkan loyalitas nasabah.
2. Strategi *Pricing*
   Melakukan evaluasi secara berkala untuk penetapan tingkat suku bunga dan tarif lainnya.
3. Strategi Pemasaran
   Melakukan pengembangan dan optimalisasi program pemasaran dan kerjasama bisnis untuk meningkatkan pertumbuhan CASA pada segmen-segmen *business to government, business to business dan business to customers* serta memperkuat *engagement* nasabah melalui *event-event community marketing.*
4. Kolaborasi
   Meningkatkan kerjasama antar Divisi untuk menggali potensi bisnis melalui kegiatan *bundling program*.
5. Peningkatan kualitas Sumber Daya Manusia
   Melakukan sosialisasi dan *training* produk dan SOP produk dana kepada pegawai kantor cabang.

Strategi bank bjb dalam Mendukung Kegiatan DPK di Tahun 2023

1. Melakukan perluasan kerjasama penghimpunan dana pihak ketiga baik *business to government* maupun *business to business* di antaranya:
   a. Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi Republik Indonesia
      - Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) dengan potensi dana di tahun 2023 sebesar ±Rp7,2 triliun dengan jumlah penerima sebanyak ±255.000 tenaga pengajar.

Third Parties Fund Product Development Plan and Strategies for 2023

Regarding plans to develop fund products in 2023, the Consumer Funds and Services Division focuses on:

1. Product and Service Development Strategy
   Focusing on improving and adding TPF product features so that it will further enhance product competitiveness and provide added value for customers thereby increasing customer loyalty.
2. Pricing Strategy
   Conduct periodic evaluations to determine interest rates and other rates.
3. Marketing Strategy
   Develop and optimize marketing programs and business collaborations to increase CASA growth in business to government, business to business and business to customers segments and strengthen customer engagement through community marketing events.
4. Collaboration
   Increasing collaboration between divisions to explore business potential through bundling program activities.
5. The increasing of Human Resources quality
   Conduct product outreach and product training and SOP for fund products to branch office employees.

bank bjb Strategy in Supporting Third Parties Fund Activities for 2023

1. Expand cooperation in collecting third parties funds, both business to government and business to business, including:
   a. Ministry of Education, Culture, Research and Technology of the Republic of Indonesia
      - Distribution of Teacher Professional Allowance (Certification) funds with potential funds in 2023 of ± IDR7.2 trillion with a total recipient of ± 255,000 teaching staff.

- Penyaluran dana Bantuan Operasional Sekolah (BOS) dengan potensi dana di tahun 2023 sebesar ±Rp9,3 triliun dengan jumlah penerima sebanyak ±36.512 sekolah.

b. Kementrian Pekerjaan Umum dan Perumahan Rakyat
   - Penyaluran dana Bantuan Stimulan Perumahan Swadaya (BSPS) kepada masyarakat berpenghasilan rendah untuk perbaikan rumah dengan sumber dana dari APBN, dengan besaran penyaluran sebesar Rp20 juta kepada masing-masing penerima adapun potensi total dana di tahun 2023 sebesar Rp340 miliar dengan jumlah penerima sebanyak 17.000 kepala keluarga.
   - Penyaluran dana ganti rugi Pengadaan Tanah Jalan Tol Gedebage-Tasikmalaya-Cilacap (TOL GETACI) di tahun 2023 sebesar Rp1 triliun.

c. Dinas Pendidikan dan Kebudayaan Provinsi Jawa Barat Kerjasama dengan Provinsi Jawa Barat
   - Penyaluran dana Bantuan Operasional Pendidikan (BOP) dengan potensi dana di tahun 2023 sebesar ±Rp1,6 triliun dengan jumlah penerima sebanyak ±46.000 sekolah.
   - Penyaluran gaji Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) di tahun 2023 sebesar ±Rp1,476 triliun dengan jumlah penerima sebanyak ±41.000 tenaga pengajar.
   - Penyaluran Dana Alokasi Khusus (DAK) Fisik Rehabilitasi dan Ruang Kelas Baru di tahun 2023 sebesar ±Rp450 miliar dengan jumlah penerima ±414 sekolah.
   - Penyaluran dana Jabar *Future Leader Scholarship* (JFSL) yaitu Dana Program beasiswa Pemprov Jabar dengan besaran masing-masing penerima S1 Penuh: 50 juta; S1 Percepatan: 8 juta; S2: 50 juta; S3: 50 juta dengan potensi dana di tahun 2023 sebesar ±Rp25 miliar dengan jumlah penerima sebanyak 1.500 mahasiswa.

d. Dinas Perumahan dan Permukiman Provinsi Jawa Barat
   Penyaluran dana bantuan Rumah Tidak Layak Huni (RUTILAHU) kepada masyarakat berpenghasilan rendah melaui Lembaga Pemberdayaan Masyarakat (LPM) untuk perbaikan rumah dengan sumber dana dari APBD dengan besaran penerima 17,5 Juta dan potensi dana sebesar ±Rp227,5 miliar sebanyak 11.375 penerima bantuan.

e. Dinas Kesehatan Provinsi Jawa Barat
   - Penyaluran gaji Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) di tahun 2023 sebesar ± Rp70,1 miliar dengan jumlah penerima sebanyak ±731 tenaga kesehatan.
   - Penyaluran gaji honorer Non ASN di lingkungan Dinas Kesehatan Provinsi Jawa Barat dengan potensi dana di tahun 2023 sebesar Rp40,8 miliar kepada 100 karyawan.

- Distribution of School Operational Assistance (BOS) funds with potential funds in 2023 of ±IDR9.3 trillion with a total of ±36,512 schools receiving recipients.

b. Minister For Public Works and Human Settlements
   - Distribution of Self-Help Housing Stimulant Assistance (BSPS) funds to low-income people for home improvement using funds from the State Budget, with a distribution amount of IDR20 million to each beneficiary. The potential for total funds in 2023 is IDR340 billion with a total recipient of 17,000 households.

   - The distribution of compensation funds for Land Procurement for the Gedebage-Tasikmalaya-Cilacap Toll Road (GETACI TOL) in 2023 is IDR1 trillion.

c. Office of Education and Culture of West Java Province Collaboration with West Java Province
   - Distribution of Education Operational Assistance (BOP) funds with potential funds in 2023 of ± IDR1.6 trillion with a total of ± 46,000 schools recipients.

   - The distribution of salaries for Government Employees with Employment Agreements (PPPK) in 2023 is ± IDR1.476 trillion with a total recipient of ± 41,000 teaching staff.
   - Distribution of Special Allocation Funds (DAK) for Physical Rehabilitation and New Classrooms in 2023 amounting to ± IDR450 billion with a total recipient of ± 414 schools.
   - Distribution of West Java Future Leader Scholarship (JFSL) funds, namely the West Java Provincial Government scholarship program fund with the amount of each Full Bachelor Degree recipient: 50 million; S1 Acceleration: 8 million; S2: 50 million; S3: 50 million with potential funds in 2023 of ± IDR25 billion with a total of 1,500 students.

d. Department of Housing and Settlements of West Java Province
   Distribution of uninhabitable housing funds (RUTILAHU) to low-income communities through LPM (Community Empowerment Institutions) for home improvement with funding from the APBD with a recipient size of 17.5 million and a potential funding of ±IDR227.5 billion for 11,375 recipients of assistance.

e. West Java Provincial Health Office
   - The distribution of salaries for Government Employees with Work Agreements (PPPK) in 2023 is ± IDR70.1 billion with a total recipient of ± 731 health workers.

   - Distribution of non-ASN honorary salaries within the West Java Provincial Health Office with potential funds in 2023 of IDR40.8 billion to 100 employees.

f. Biro Kesejahteraan Rakyat Jawa Barat
Penyaluran dana hibah kepada para organisasi masyarakat dan pondok pesantren dengan potensi dana di tahun 2023 sebesar Rp110 miliar sebanyak 1.000 penerima.
g. Kepolisian Daerah (POLDA) Jawa Barat
Penyaluran dana tunjangan kinerja (tukin) polisi yang bertugas di Kepolisian Daerah Jawa Barat dengan potensi dana sebesar ±Rp1,2 triliun kepada 42.000 anggota polisi di Jawa Barat.
h. PT Tabungan dan Asuransi Pegawai Negeri (Persero)
Pembayaran gaji pensiunan ASN yang dikelola oleh PT TASPEN (Persero) dengan potensi dana di tahun 2023 sebesar Rp5,6 triliun di kepada 143.000 pensiunan ASN.
i. PT Asuransi Angkatan Bersenjata Republik Indonesia (Persero)
Pembayaran gaji pensiunan TNI/POLRI dan ASN KEMHAN/POLRI yang dikelola oleh PT ASABRI (Persero) dengan potensi dana di tahun 2023 sebesar Rp271 miliar kepada 42.000 pensiunan.
j. Dana Pensiun Perkebunan (DAPENBUN)
Pembayaran gaji pensiunan PT Perkebunan Nusantara dan afiliasi dengan potensi dana di tahun 2023 sebesar Rp27,5 miliar yang disalurkan kepada 9.531 pensiunan perkebunan.
k. Tabungan SAMSAT (T-SAMSAT)
Sebuah layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara mencicil melalui tabungan bank **bjb** dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak, dengan potensi dana untuk tahun 2023 sebesar Rp8,5 miliar untuk ± 10.800 kendaraan bermotor di Provinsi Jawa Barat dan sebagian wilayah Polda Metro.

2. Mengembangkan program marketing tabungan (*Business to Customer*) seperti program hadiah langsung, program undian berhadiah dan program *marketing* dengan segmentasi nasabah tertentu di antaranya:
a. Program Promosi Berjangka.
b. Program Promosi SiMuda.
c. Program Promosi Bukber (Buka Rekening Bertabur Rejeki).
d. Program Promosi Lucky Birthday (HUT **bjb**).
e. Program Promosi Tandamata Merdeka (HUT Kemerdekan RI).
f. Program Promosi Kids Saving Plan.
g. Program Promosi Amazing Sureprize.
h. Program Promosi Boom Sureprize.
i. Program Promosi T-Samsat.
j. Program Promosi Produk Tandamata Purnabakti.
k. Program Promosi BUKBER (Buka Rekening Bertabur Rejeki).
l. Program Promosi *Customize*/Tematik/*Event*.
3. Pemasaran tabungan melalui pendekatan komunitas dan kelompok (*community marketing*).
4. Melakukan kegiatan promosi yang berkesinambungan melalui kegiatan *above the line* dan *below the line* kepada segmen pelajar (generasi muda).

f. West Java People's Welfare Bureau
Distribution of grant funds to community organizations and Islamic boarding schools with potential funds in 2023 of IDR110 billion for 1,000 recipients.
g. West Java Regional Police (POLDA).
Distribution of performance allowance funds (tukin) for police officers serving in the West Java Regional Police with a potential funding of ± IDR1.2 trillion to 42,000 police officers in West Java.
h. PT Tabungan dan Asuransi Pegawai Negeri (Persero)
Payment of ASN retirement salaries managed by PT TASPEN (Persero) with potential funds in 2023 of IDR5.6 trillion for 143,000 ASN retirees.
i. PT Asuransi Angkatan Bersenjata Republik Indonesia (Persero)
Payment of retirement salaries for TNI/POLRI and ASN KEMHAN/POLRI managed by PT ASABRI (Persero) with potential funds in 2023 of IDR271 billion to 42,000 retirees.
j. Plantation Pension Fund (DAPENBUN)
Payment of PT Perkebunan Nusantara pensioners' salaries and affiliates with potential funds in 2023 of IDR27.5 billion which will be distributed to 9,531 plantation retirees.
k. SAMSAT Savings (T-SAMSAT)
A service for paying motor vehicle tax (PKB) by installments through bank **bjb** savings with an automatic debit mechanism at the due date of tax payment, with potential funds for 2023 of IDR8.5 billion for ± 10,800 motorized vehicles in West Java Province and parts of the region Metropolitan Police.

2. Develop savings marketing programs (Business to Customer) such as direct prize programs, prize draw programs and marketing programs with certain customer segments including:
a. Futures Promotion Program.
b. SiMuda Promotion Program.
c. Bukber Promotion Program (Open an Account with Fortune).
d. Lucky Birthday Promotion Program (HUT **bjb**).
e. Tandamata Merdeka Promotion Program (HUT of Independence of the Republic of Indonesia).
f. Kids Saving Plan Promotional Program.
g. Amazing Sureprize Promotion Program.
h. Sureprize Boom Promotion Program.
i. T-Samsat Promotion Program.
j. Tandamata Purnabakti Product Promotion Program.
k. BUKBER Promotion Program (Open an Account with Fortune).
l. Customized/Thematic/Event Promotion Program.
3. Savings marketing through community and group approaches (community marketing).
4. Carry out continuous promotional activities through above the line and below the line activities for the student segment (younger generation).

DANA PIHAK KETIGA INSTITUSI (KELEMBAGAAN)

Penjelasan Dana Pihak Ketiga Institusi (Kelembagaan)
DPK institusi merupakan dana yang dihimpun bank **bjb** yang berasal dari institusi/lembaga. bank **bjb** mengelola dana untuk nasabah institusi serta melakukan beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman. Jenis-jenis giro, tabungan dan deposito DPK Institusi telah dijelaskan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

Jenis Produk dan Layanan yang Menjadi Unggulan Dana Pihak Ketiga Institusi (Kelembagaan)
Produk dan layanan Divisi Hubungan Kelembagaan yang menjadi andalan adalah sebagai berikut

1. **bjb Deposito**
   bjb Deposito adalah simpanan dengan bunga menarik dan beragam keuntungan lainnya, untuk memastikan uang Anda diinvestasikan di tempat yang aman dan terpercaya sekaligus menguntungkan, **bjb** Deposito adalah pilihan yang tepat dan dapat diandalkan.
   a. Keunggulan **bjb** Deposito
      - Suku bunga yang Kompetitif
        Suku bunga deposito yang kompetitif menjadikan investasi nasabah lebih cepat berkembang. Dapat diberikan suku bunga *special rate* pada jumlah penempatan tertentu.
      - Fleksibilitas Tinggi
        Tersedia berbagai pilihan jangka waktu yang dapat ditentukan sesuai dengan kebutuhan nasabah, yaitu: 1, 3, 6, 12, atau 24 bulan. Bebas memperpanjang deposito secara otomatis (*Automatic Roll Over*/ARO). Nasabah dapat memilih untuk menginvestasikan kembali bunga deposito ke pokok deposito atau di *transfer* ke rekening giro atau tabungan bank **bjb** yang dapat ditarik setiap saat.
      - Kenyamanan
        Layanan *weekend banking* pada hari sabtu dan minggu di beberapa kantor cabang, memberi kesempatan bagi nasabah yang tidak dapat bertransaksi di cabang pada hari kerja karena kesibukan nasabah. Tersedia layanan 24 jam untuk transaksi non keuangan, misalnya informasi saldo/transaksi rekening, suku bunga dan sebagainya melalui **bjb** call 14049.
2. **bjb Giro**
   Giro dari bank **bjb** yang memberikan layanan perbankan dengan berbagai kemudahan dan fasilitas pengelolaan keuangan Anda.
   a. Keuntungan **bjb** Giro
      - Pilihan mata uang yang beragam: IDR, USD, SGD, EUR, AUD, CNY, JPY

INSTITUTIONAL THIRD PARTIES FUNDS

Institutional Third Parties Funds Explanation
Institutional TPFs were funds collected by bank **bjb** originating from institutions. bank **bjb** managed funds for institutional customers and carries out several collaboration initiatives with significant institutional customers through signing a memorandum of understanding. Types of demand deposits, savings and institutional deposits had been explained in the Products and Services section of this Annual Report.

Types of Products and Services as Superior Institutional Third Parties Funds (Institutional)
The mainstay products and services of the Institutional Relations Division are as follows

1. **bjb Deposito**
   bjb Deposits are deposits with attractive interest rates and various other benefits. To ensure your money is invested in a safe and reliable and profitable place, **bjb** Deposits is the right and reliable choice.
   a. Advantages of **bjb** Deposits
      - Competitive interest rates
        Competitive deposit interest rates make customer investments grow faster. Can be given a special interest rate on a certain number of placements.
      - High Flexibility
        There are various choices of time periods that can be determined according to customer needs, namely: 1, 3, 6, 12, or 24 months. Free to extend deposits automatically (Automatic Roll Over/ARO). Customers can choose to reinvest deposit interest into the principal deposit or transfer it to a checking account or bank **bjb** savings which can be withdrawn at any time.
      - Comfort
        Weekend banking services on Saturdays and Sundays at several branch offices, providing opportunities for customers who cannot transact at the branch on weekdays due to business of customers. 24-hour service is available for non-financial transactions, for example account balance/transaction information, interest rates and so on via **bjb** call 14049.
2. **bjb Giro**
   Current account from bank **bjb** which provides banking services with various conveniences and facilities for managing your finances.
   a. Benefits of **bjb** Current Accounts
      - Various currency options: IDR, USD, SGD, EUR, AUD, CNY, JPY

- Suku Bunga yang menarik dan kompetitif
- Layanan transaksi *real time on-line*
- Biaya administrasi ringan
- Dapat ditarik dalam mata uang Rupiah ataupun Valas
- Nasabah mendapatkan detail mutasi rekening sehingga memudahkan pemantauan aktivitas rekening giro

b. Kemudahan **bjb** Giro
- Bagi nasabah **bjb** Giro Perorangan mendapatkan fasilitas **bjb** Digi
- Bagi nasabah **bjb** Giro Non Perorangan mendapatkan fasilitas *internet banking corporate*, *cash management service, corporate card* dan **bjb** *Virtual Account*.

3. **bjb *E-Tax***

bjb *E-Tax* merupakan layanan perbankan dari bank **bjb** kepada Wajib Pajak Nasabah dan Non Nasabah berupa layanan Pembayaran BPHTB, eSamsat, PBB, PJDL, Retribusi Perizinan, Retribusi Provinsi/Kota/Kabupaten dan Samsat *Digital* Nasional melalui Jaringan Kantor maupun Jaringan Elektronik.

a. Keunggulan **bjb** *E-Tax*
- Kemudahan dalam pembayaran pajak Pemerintah Pusat, Provinsi dan Kota/Kabupaten melalui *channel-channel* bank **bjb**.
- Kemudahan dalam Perluasaan *channel* ke Pihak Ketiga (PPOB, *modern channel dan e-commerce*).
- Pembayaran melalui *channel* bank **bjb** tidak dikenakan biaya administrasi.
- Mata pajak yang bisa dilakukan pembayaran melalui bank **bjb** sebagai berikut: Pajak Penghasilan (PPh); Pajak Pertambahan Nilai (PPN) dan PPNBM; Bea Materai, Cukai; Pajak Kendaraan Bermotor (PKB) dan Bea Balik Nama Kendaraan Bermotor (BBNKB); Pajak Bahan Bakar Kendaraan Bermotor, Pajak Air Permukaan, Pajak Rokok; Pajak Bumi dan Bangunan Sektor Pedesaan dan Perkotaan (PBB-P2); Bea Perolehan Hak Tanah dan Bangunan (BPHTB); Pajak Parkir, Pajak Hotel, Pajak Restoran, Pajak Hiburan, Pajak Mineral bukan Logam dan Batuan, Pajak Sarang Burung Walet, Pajak Air Tanah, Pajak Reklame, Pajak Penerangan Jalan Umum.
- Kini layanan **bjb** E-Tax semakin tidak hanya kota/kabupaten di Jawa Barat dan Banten saja, namun telah ditambah cakupan pelayanan **bjb** e-tax yaitu Provinsi DKI Jakarta, Pemerintah Kota Batam, dan Pemerintah Kota Pekanbaru. Titik layanan transaksi diperluas juga melalui kerjasama dengan Alfamart, Indomaret, Kantor Pos.

- Attractive and competitive interest rates
- On-line real time transaction services
- Low administration fee
- Can be withdrawn in Rupiah or Forex
- Customers get account mutation details to make it easier to monitor current account activity

b. The convience of **bjb** Current Accounts
- For individual **bjb** Current Account customers, they get **bjb** Digi facilities
- For Non-Individual **bjb** Current Account customers, they get corporate internet banking facilities, cash management services, corporate cards and **bjb** Virtual Accounts.

3. **bjb *E-Tax***

bjb E-Tax is a banking service from bank **bjb** to Customer and Non-Customer Taxpayers in the form of BPHTB, eSamsat, Land and Building Tax, PJDL Payment services, Licensing Retribution, Provincial/City/Regency Retribution and National Digital Samsat through Office Networks and Electronic Networks.

a. Advantages of **bjb** E-Tax
- Ease of paying taxes from Central, Provincial and City/Regency Governments through bank **bjb** channels.
- Ease of Channel Expansion to Third Parties (PPOB, modern channels and e-commerce).
- Payment through the bank **bjb** channel is not subject to administration fees.
- Tax items that can be paid via bank **bjb** are as follows: Income Tax (PPh); Value Added Tax (PPN) and PPNBM; Stamp Duty, Excise; Motorized Vehicle Tax (PKB) and Motorized Vehicle Title Transfer Fee (BBNKB); Motor Vehicle Fuel Tax, Surface Water Tax, Cigarette Tax; Land and Building Tax for Rural and Urban Sector (PBB-P2); Land and Building Rights Acquisition Fee (BPHTB); Parking Tax, Hotel Tax, Restaurant Tax, Entertainment Tax, Non-Metal and Rock Mineral Tax, Swallow's Nest Tax, Groundwater Tax, Advertising Tax, Public Street Lighting Tax.
- Now **bjb** E-Tax services are increasingly not only cities/regencies in West Java and Banten, but have added the scope of **bjb** e-tax services, namely DKI Jakarta Province, Batam City Government, and Pekanbaru City Government. Transaction service points have also been expanded through cooperation with Alfamart, Indomaret, and the Post Office.

BJB E-TAX

Satu Pintu untuk berbagai kemudahan pembayaran pajak

One Door for various tax payment convenience



- **Pajak Bumi dan Bangunan (PBB)**
  Land and Building Tax (PBB)
- **Bea Perolehan Hak Tanah dan Bangunan (BPHTB)**
  Land and Building Rights Acquisition Duty (BPHTB)
- **Pajak Kendaraan Bermotor (PKB)**
  Motor Vehicle Tax (PKB)
- **Bea Balik Nama Kendaraan Bermotor (BBNKB)**
  Motor Vehicle Name Reversal Duty (BBNKB)
- **Pajak Hotel dan Restoran**
  Hotel and Restaurant Tax
- **Pajak Penghasilan, Pajak Pertambahan Nilai**
  Income Tax, Value Added Tax
- **Bea dan Cukai**
  Customs and Excises
- **Dan Pajak lainnya**
  and other taxes

bank bjb

Pembayaran pajak bisa dilakukan seluruh Jaringan bank bjb, baik melalui Kantor Cabang bank bjb, Mobile EDC maupun ATM bank bjb secara *real time online*.

Tax payments can be made throughout the bank **bjb** network, either through bank **bjb** branch offices, Mobile EDC or bank **bjb** ATMs in real time online.

*syarat dan ketentuan berlaku
*terms and conditions apply

bjb call 14049 | www.bankbjb.co.id | @infobank**bjb** | bank **bjb** official

Layanan pembayaran pajak dan retribusi untuk Provinsi, kota dan kabupaten melalui jaringan kantor bank bjb dan *electronic channel* bank bjb

Tax and retribution payment services for provinces, cities and districts through a network of bank **bjb** offices and bank **bjb** electronic channels

Pajak Pemerintah Pusat
Central Government Tax

- Pajak Penghasilan (PPh),
- Pajak Pertambahan Nilai (PPN) dan PPNBM
- Bea Materai, Cukai
- Income Tax (PPh),
- Value Added Tax (VAT) and PPNBM
- Stamp Duty, Excise

Pajak Daerah Provinsi
Provincial Regional Tax

- Pajak Kendaraan Bermotor (PKB) dan Bea Balik Nama Kendaraan Bermotor
- Pajak Bahan Bakar-Kendaraan Bermotor, Pajak Air Permukaan, Pajak Rokok
- Motor Vehicle Tax (PKB) and Motor Vehicle Name Reversal Duty
- Fuel-Motor Vehicle Tax, Surface Water Tax, Cigarette Tax

Pajak Daerah Kota / Kabupaten
City / Regency Regional Tax

- Pajak Bumi dan Bangunan sektor Pedesaan dan Perkotaan (PBB-P2)
- Bea Perolehan Hak Tanah dan Bangunan (BPHTB)
- Pajak Parkir, Pajak Hotel, Pajak Restoran, Pajak Hiburan, Pajak Mineral bukan Logam dan Batuan, Pajak Sarang Burung Walet, Pajak Air Tanah, Pajak Reklame, Pajak Penerangan Jalan Umum.
- Land and Building Tax for Rural and Urban Sector (PBB-P2)
- Land and Building Rights Acquisition Fee (BPHTB)
- Parking Tax, Hotel Tax, Restaurant Tax, Entertainment Tax, Non-Metal and Rock Mineral Tax, Swallow's Nest Tax, Groundwater Tax, Advertising Tax, Public Street Lighting Tax.

4. **bjb *E-Samsat***

Merupakan penerimaan pembayaran Pajak Kendaraan Bermotor tahunan untuk perorangan wilayah Jawa Barat melalui ATM bank **bjb.** Saat ini bersama-sama Tim Pembina Samsat Jawa Barat telah meluncurkan program "Samsat J'Bret" (Samsat Jawa Barat Ngabred) yang memungkinkan pembayaran dilakukan di luar *channel* bank **bjb** seperti Alfamart, Indomart, Tokopedia, Bukalapak, dan PPOB. bank **bjb** juga telah melakukan perluasan pembayaran Pajak Kendaraan Bermotor (PKB) dan Sumbangan Wajib Dana Kecelakaan Lalu Lintas Jalan (SWDKLLJ) Provinsi Jawa Barat yang tidak hanya bisa bertransaksi di seluruh *delivery channel* bank **bjb** tapi juga bisa dilakukan pembayaran melalui Gerai *Modern Channel* Alfamart dan Indomaret serta pembayaran yang dilakukan melalui *collecting agent* di antaranya Tokopedia, Bukalapak dan Kaspro.

Di Wilayah Provinsi Banten, bank **bjb** bersama dengan Tim Pembina Samsat Provinsi Banten terus berupaya melakukan peningkatan layanan dan meluncurkan berbagai inovasi layanan untuk lebih mempermudah masyarakat dalam melakukan pembayaran pajak kendaraan bermotor yakni dengan perluasan pembayaran melalui 6 (enam) kanal pembayaran yang sudah sangat dikenal oleh masyarakat (Indomaret, Alfamart, Tokopedia, Bukalapak, Gopay dan Link Aja).

4. **bjb E-Samsat**

Represents receipt of annual Motorized Vehicle Tax payments for individuals in the West Java region through bank **bjb** ATMs. Currently, together with the West Java Samsat Development Team, **bjb** launched the "Samsat J'Bret" program (West Java Samsat Ngabred) which allows payments to be made outside bank **bjb** channels such as Alfamart, Indomart, Tokopedia, Bukalapak, and PPOB. bank **bjb** has also expanded the payment of Motor Vehicle Tax (PKB) and Obligatory Road Traffic Accident Fund Donations (SWDKLLJ) of West Java Province which can not only make transactions on all bank **bjb** delivery channels but can also make payments through Alfamart and Indomaret Modern Channel Outlets as well as payments made through collecting agents including Tokopedia, Bukalapak and Kaspro.

In the Banten Province Region, bank **bjb** together with the Banten Province Samsat Supervisory Team continues to strive to improve services and launch various service innovations to make it easier for the public to make motor vehicle tax payments, namely by expanding payments through 6 (six) payment channels that are well known to the Public (Indomaret, Alfamart, Tokopedia, Bukalapak, Gopay and Link Aja).

Layanan bjb E-SAMSAT
bjb E-SAMSAT Services

Inovasi Pembayaran dan Pengesahan Pajak Kendaraan Bermotor secara elektronik melalui *channel-channel* perbankan (*Teller*, ATM, *Internet Banking*), Gerai Modem dan *E-Commerce* untuk Wilayah Provinsi Jawa Barat melalui aplikasi SAMBARA dan Provnsi Banten melalui aplikasi SAMBAT

Electronic Motor Vehicle Tax Payment and Authorization Innovation through banking channels (Teller, ATM, Internet Banking), Modem Outlets and E-Commerce for the West Java Province Region through the SAMBARA application and Banten Province through the SAMBAT application



Produktivitas Dana Pihak Ketiga Institusi (Kelembagaan)
Uraian produktivitas DPK nasabah institusi disajikan sebagai berikut.

Institutional Third Parties Funds Productivity
The description of the TPF productivity of institutional customer is presented as follows.

Tabel Produktivitas Dana Pihak Ketiga Nasabah Institusi
Table of Instutional Third Parties Funds Customers Productivity

(dalam jutaan Rupiah)
(in IDR million)

Dana Pihak Ketiga Third Parties Fund	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(%)
Giro Current Account	23,976,572	24,936,974	18,244,648	18,583,755	17,414,090	(960,402)	(3.85%)
Deposito Deposits	59,616,017	51,748,833	45,166,461	32,462,290	33,407,163	7,867,184	15.20%
Total DPK Nasabah Institusi **Total TPF Customer Institution**	**83,592,589**	**76,685,807**	**63,411,109**	**51,046,045**	**50,821,253**	**6,906,782**	**9.01%**

Total DPK nasabah institusi pada tahun 2022 mencapai Rp83,59 triliun, meningkat 9,01% atau Rp6,91 triliun dibandingkan dengan tahun 2021 yang mencapai Rp76,69 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan deposito sebesar 15,20% atau Rp7,87 miliar.

Total TPF for institutional customers in 2022 reached IDR83.59 trillion, an increase of 9.01% or IDR6.91 trillion compared to 2021 which reached IDR76.69 billion. This increase mainly came from the growth in deposits of 15.20% or IDR7.87 billion.

Sesuai dengan tugas dan tanggung jawab Divisi Hubungan Kelembagaan sebagai Divisi yang membuka jalan kemitraan bisnis dengan nasabah institusi, pada tahun 2022 Divisi Hubungan Kelembagaan senantiasa bersinergi dengan nasabah institusi untuk meningkatkan hubungan bisnis yang saling menguntungkan.

In accordance with the duties and responsibilities of the Institutional Relations Division as the Division that opens the way for business partnerships with institutional customers, in 2022 the Institutional Relations Division continued to synergize with institutional customers to enhance mutually beneficial business relationships.

Pada tahun 2022 Divisi Hubungan Kelembagaan mengelola 68% dari DPK bank **bjb** atau sebesar Rp83,59 triliun dari total kelolaan bank **bjb** sebesar Rp122,07 triliun. Dalam perjalanan tahun 2022 Divisi Hubungan Kelembagaan semakin fokus dalam menerapkan strategi sinergi dan kolaborasi dalam membangun kerjasama dengan nasabah institusi. Kerjasama yang semakin baik dengan Divisi Teknologi Informasi dalam meningkatkan teknologi perbankan dengan menghasilkan inovasi layanan-layanan berbasis teknologi yang membantu transaksi perbankan untuk nasabah institusi seperti kerjasama *aggregator* penerimaan pajak daerah dalam peningkatan *fee based income* yang memungkinkan nasabah membayar di *channel-channel* lain yang dikerjasamakan (*modern channel*, *e-commerce*, dan PPOB) serta layanan-layanan pemberian solusi aplikasi kepada segmentasi nasabah seperti SIMRS untuk nasabah rumah sakti dan *edusmart* untuk nasabah lembaga pendidikan dan ke depan akan meluncurkan satu layanan untuk keperluan belanja Pemerintah Daerah yang kami namakan Kartu Kredit Pemerintah Daerah (KKPD).

In 2022 the Institutional Relations Division managed 68% of bank **bjb** TPF or IDR83.59 trillion of the total managed bank **bjb** of IDR122.07 trillion. In the course of 2022 the Institutional Relations Division increasingly focused on implementing synergy and collaboration strategies in building partnerships with institutional customers. **bjb** improved collaboration with the Information Technology Division in improving banking technology by producing innovative technology-based services that assisted banking transactions for institutional customers such as regional tax revenue aggregator cooperation in increasing fee-based income which allows customers to pay in other cooperating channels (modern channel, e-commerce, and PPOB) as well as services for providing application solutions to customer segmentation such as SIMRS for Sakti and Edusmart customers for educational institution customers and in the future **bjb** will launch a service for Regional Government spending needs which can be called the Regional Government Credit Card.

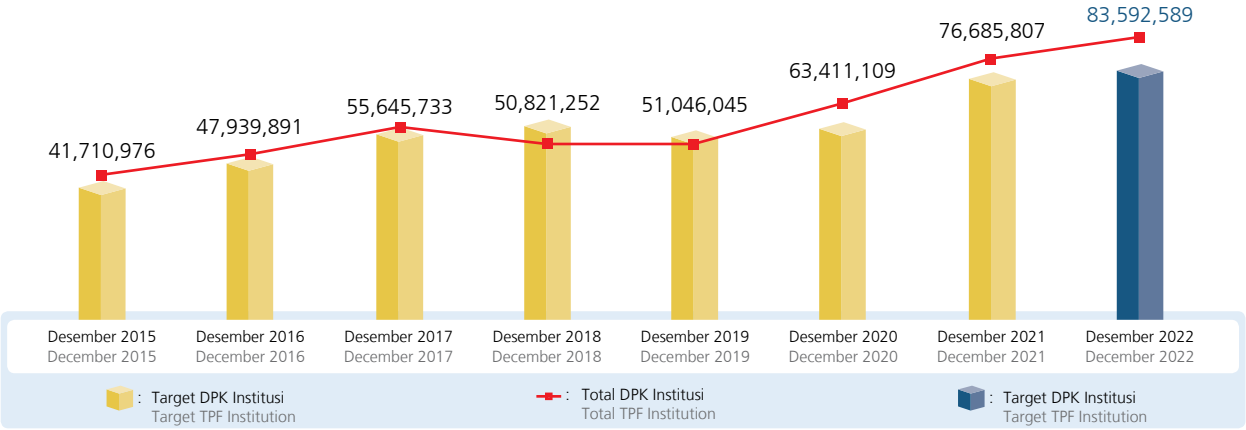
Divisi Hubungan Kelembagaan juga berkomunikasi secara intensif dan bekerjasama dengan Divisi Bisnis lain *(collaboration marketing)* dalam mengimplementasikan *product holding* bank **bjb** dalam menggarap nasabah institusi.

The Institutional Relations Division also communicated intensively and collaborated with other Business Divisions (collaboration marketing) in implementing bank **bjb** holding products in working with institutional customers.

Grafik Pencapaian Dana Pihak Ketiga Institusi

Graph of Institutional Third Parties Funds Achievement

(dalam jutaan Rupiah) / in IDR million)



Selain pengelolaan dana pihak ketiga untuk nasabah institusi, beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman adalah sebagai berikut:

In addition to managing third parties funds for institutional customers, several initiatives of cooperation with significant institutional customers through the signing of a memorandum of understanding are as follows:

Tabel Inisiasi Kerjasama dengan Nasabah Institusi

Table of Initiation of Cooperation with Institutional Customers

No	Nama Nasabah Customers Name	Nomor MoU/PKS MoU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of cooperation
1	PT Pertamina Retail	005/NK-HKE/2022	21 Januari 2022 January 21, 2022	Sinergitas Kerjasama Bisnis Synergy of Business Cooperation
2	Pemerintah Kabupaten Pesawaran Government of Pesawaran Regency	001/MOU/BLA/2022	31 Januari 2022 January 31, 2022	Jasa Layanan Perbankan Banking Services
3	Pengurus Wilayah Nahdlatul Ulama Jawa Barat Regional Manager Nadhlatul Ulama (NU) West Java	017/NK/DIR-HKE/2022	31 Maret 2022 March 31, 2022	Pemanfaatan dan Penggunaan Produk Jasa Layanan Perbankan Utilization and Use of Banking Service Products
4	Badan Amil Zakat Nasional	022/NK/DIR-HKE/2022	07 April 2022 April 07, 2022	Jasa Layanan Perbankan untuk Penguatan Pengelolaan Zakat, Infak, Sedekah, dan Dana Sosial Keagamaan lainnya Banking Services to Strengthen the Management of Zakat, Infaq, Alms, and other Religious Social Funds
5	Ikatan Dokter Indonesia	005/HKE-DJ1/NK/2022	17 April 2022 April 17, 2022	Pemanfaatan Produk dan Jasa layanan Perbankan Utilization of Banking Products and Services
6	Ikatan Bidan Indonesia Provinsi Jawa Barat	006/NK/HKE-DJ1/2022	25 April 2022 April 25, 2022	Pemanfaatan Jasa Layanan Perbankan Utilization of Banking Services
7	Perusahaan Umum (Perum) Bulog	0092/DIR-HKE/2022	24 Mei 2022 May 24, 2022	Sinergi Bisnis Agen Laku Pandai **bjb** Bisa! dengan Sahabat Rumah Pangan Kita (RPK) Business Synergy of Agents Doing Clever **bjb** Can! with Friends of Our Food House (RPK)
8	Yayasan Mercy Corps Indonesia	007/HKE-DJ1/NK/2022	15 Juni 2022 June 15, 2022	Pemanfaatan Produk dan Jasa layanan Perbankan Utilization of Banking Products and Services
9	PT Len Railways Systems	007/NK/HKE-CPR/2022	17 Juni 2022 June 17, 2022	Penggunaan Jasa Layanan Perbankan Use of Banking Services

No	Nama Nasabah Customers Name	Nomor MoU/PKS MoU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of cooperation
10	Persatuan Purnawirawan Tni Angkatan Darat	0027/NK/DIR-HKE/2022	21 Juni 2022 June 21, 2022	Jasa Layanan Perbankan Banking Services
11	PT Kimia Farma Tbk	034/DIR-HKE/2022	08 Juli 2022 July 08, 2022	Jasa Layanan Perbankan Banking Services
12	Universitas Indonesia Indonesia University	055/NK/DIR-HKE/2022	12 Agustus 2022 August 12, 2022	Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat Education, Research, and Community Service
13	Badan Perlindungan Pekerja Migran Indonesia	59/NK/DIR-HKE/2022	16 Agustus 2022 August 16, 2022	Produk dan Jasa Layanan Perbankan Bagi Pekerja Migran Indonesia Banking Products and Services for Indonesian Migrant Workers
14	Tentara Nasional Indonesia Indonesian National Army (TNI)	61/NK/DIR-HKE/2022	23 Agustus 2022 August 23, 2022	Penyediaan dan Penggunaan Jasa Layanan Perbankan Bagi Anggota Tentara Nasional Indonesia Provision and Use of Banking Services for Members of the Indonesian National Armed Forces
15	PT Wijaya Karya (Persero)	64/NK/DIR-HKE/2022	01 September 2022 September 01, 2022	Pemanfaatan Produk dan Jasa Layanan Bersama Utilization of Joint Products and Services
16	PT Pindad	58/DIR-HKE/2022	16 September 2022 September 16, 2022	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
17	Pengurus Daerah Persatuan Perusahaan Air Minum Seluruh Indonesia Provinsi Jawa Barat Regional Board of Association of Indonesian Water Supply Companies, West Java Province	005/NK/SEVB/2022	21 Oktober 2022 October 21, 2022	Pemanfaatan produk dan Jasa Layanan Perbankan Utilization of banking products and services
18	PT Bank Pembangunan Daerah Bengkulu	240/PKS/DIR-HKE/2022	21 Oktober 2022 October 21, 2022	Layanan Penerimaan Pembayaran Pajak Daerah dan Retribusi Daerah secara Host to Host Host to Host Local Tax and Regional Retribution Payment Acceptance Service
19	Tentara Nasional Indonesia Angkatan Darat Indonesian National Armed Forces Army (TNI AD)	244/PKS/DIR-KKR/2022	28 Oktober 2022 October 28, 2022	Penggunaan Produk dan Jasa Layanan Perbankan Use of Banking Products and Services
20	Badan Pangan Nasional Republik Indonesia The National Food Agency of the Republic of Indonesia	70/NK/DIR-HKE/2022	08 November 2022 November 08, 2022	Sinergitas Peningkatan di Bidang Pangan dengan Pemanfaatan Produk dan Jasa Layanan Perbankan Synergy of Improvement in the Food Sector with the Utilization of Banking Products and Services
21	Kepolisian Negara Republik Indonesia Indonesian National Police (POLRI)	71/NK/DIR-HKE/2022	14 November 2022 November 14, 2022	Bantuan Pengamanan dan Pemanfaatan Produk dan Jasa Layanan Perbankan Assistance for Security and Utilization of Banking Products and Services
22	Kepolisian Negara Republik Indonesia Indonesian National Police (POLRI)	253/PKS/DIR-HKE/2022	14 November 2022 November 14, 2022	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
23	BPJS Kesehatan	008/PKSHKE-CPR/2022	06 Desember 2022 December 06, 2022	Pembayaran Iuran Jaminan Kesehatan Bagi Peserta Pekerja Bukan Penerima Upah dan Bukan Pekerja sebagai Bentuk Dukungan Partisipasi Program Inovasi Pendanaan Masyarakat Peduli Jaminan Kesehatan Nasional (JKN) Payment of Health Insurance Contributions for Non-Wage Recipient and Non-Worker Participants as a Form of Support for Participation in the National Health Insurance (JKN) Caring Community Funding Innovation Program

No	Nama Nasabah Customers Name	Nomor MoU/PKS MoU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of cooperation
24	PT Waskita Karya (Persero)	75/DIR-HKE/2022	21 Desember 2022 December 21, 2022	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services
25	PT Kereta Api Indonesia (Persero)	76/NK/DIR-HKE/2022	21 Desember 2022 December 21, 2022	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services

Faktor Pendukung dan Penghambat Bisnis Dana Pihak Ketiga Institusi (Kelembagaan)

Faktor pendukung kegiatan Divisi Hubungan Kelembagaan adalah komunikasi yang intensif dengan lintas Divisi, Kantor Wilayah dan Kantor Cabang bank **bjb** sehingga terjadi *collaboration marketing* dalam menggarap nasabah institusi, nasabah mendapatkan layanan-layanan perbankan yang ada di bank **bjb** dalam satu paket/bundel. Dengan begitu, tentu membantu pelaksanaan strategi dan pencapaian target Divisi Hubungan Kelembagaan khususnya dan target bank **bjb** secara keseluruhan. Hal tersebut sejalan dengan fungsi dari optimalisasi *product holding* bagi nasabah-nasabah institusi yang melekat pada Divisi Hubungan Kelembagaan.

Faktor penghambatnya yakni lebih kepada kondisi likuiditas menjelang akhir tahun 2022 cukup ketat, beberapa kali tingkat suku bunga acuan mengalami kenaikan yang menyebabkan bank harus menyesuaikan dengan menaikan tingkat suku bunga. Selain isu likuiditas, isu digitalisasi baik untuk sektor ritel maupun pemerintah daerah menjadi salah satu fokus utama dalam proses pengembangan produk dan layanan.

Strategi Dana Pihak Ketiga Institusi (Kelembagaan) Tahun 2023

Untuk tahun 2023, Divisi Hubungan Kelembagaan akan melakukan beberapa strategi utama dalam rangka meningkatkan pencapaian dan melebihi pencapaian tahun 2022 sesuai dengan ASDT 2023 sebagai berikut:

1. Gerbang Utama Bisnis
   a. Menjadi gerbang utama bisnis dengan nasabah institusi bank **bjb** melalui transaksional layanan perbankan serta optimalisasi *product holding*.
   b. Melalui Grup *Account Solution* diharapkan dapat mengoptimalkan kolaborasi *marketing* dengan unit kerja lain dalam menggarap nasabah institusi.
2. *Sustainable Finance*, peningkatan DPK terutama CASA melalui kerjasama dengan sektor Pemerintah, BUMN, BUMD, Swasta Nasional dan sektor usaha lainnya. Peningkatan CASA Ratio, melalui:
   a. Optimalisasi *biller* pajak dan *cash flow* SP2D *Online*
      - Daftar pembayar pajak daerah non PBB dan BPHTB (Institusi) yang datanya dapat diperoleh dari dinas pendapatan daerah masing-masing daerah untuk dijadikan jalan masuk.
      - Transaksi penyaluran SP2D *Online*.

Supporting and Inhibiting Factors for Institutional Third Parties Fund Business

Factors supporting the activities of the Institutional Relations Division are intensive communication with cross-Divisions, Regional Offices and bank **bjb** Branch Offices so that collaboration marketing occurs in working on institutional customers, customers get banking services at bank **bjb** in one package/bundle. That way, it certainly helps implement the strategy and achieve the targets of the Institutional Relations Division in particular and bank **bjb** targets as a whole. This is in line with the function of optimizing product holding for institutional customers attached to the Institutional Relations Division.

The inhibiting factor is that the liquidity conditions towards the end of 2022 were quite tight, several times the benchmark interest rate increased which caused banks to have to adjust by raising interest rates. In addition to liquidity issues, digitalization issues for both the retail sector and local government became one of the main focuses in the product and service development process.

Strategy for Institutional Third Parties Funds for 2023

For 2023, the Institutional Relations Division will carry out several main strategies in order to increase achievements and exceed achievements in 2022 in accordance with ASDT 2023 as follows:

1. Business Main Gate
   a. Become the main gateway for business with bank **bjb** institutional customers through transactional banking services and optimization of product holding.
   b. Through the Account Solution Group, it is hoped that it can optimize marketing collaboration with other work units in working on institutional customers.
2. Sustainable Finance, Increasing TPF especially CASA through collaboration with the Government sector, SOEs, ROEs, National Private and other business sectors. Increasing CASA Ratio, through:
   a. Optimization of SP2D Online's tax biller and cash flow
      - List of non-Land and Building tax local tax payers and BPHTB (Institutions) whose data can be obtained from the regional revenue service for each region to be used as entry points.
      - SP2D Online distribution transaction.

b. Elektronifikasi layanan Pemerintah Daerah (Implementasi *Internet Banking Corporate*, *Aggregator* Pajak Daerah, SP2D *Online*, Integrasi Belanja Daerah melalui pengguna *Corporate Debit Card* dan aplikasi lainnya).
c. Berkoordinasi dengan Divisi *International and Transactional Banking* dalam hal optimalisasi penggunaan fitur *cash management service* untuk menumbuhkan *transactional banking* di bank **bjb** seperti:
   - **bjb** Edupay
   - **bjb** *Waterbills Payment*
   - **bjb** HOPE
   - **bjb** *Internet Banking Corporate*
   - **bjb** *Virtual Account*
d. Peningkatan NoA dan Optimalisasi Kerjasama
   - Perluasan kerjasama melalui MoU/PKS dengan nasabah institusi.
   - Optimalisasi produk *holding* bank **bjb.**
   - Fokus pada penigkatan kelolaan nasabah baru.
   - bagi nasabah institusi dengan utilisasi produk dan jasa **bjb** teroptimal.
e. Peningkatan *fee based income*
   - Peningkatan utilisasi dari produk *cash management* seperti **bjb** Edupay, *Internet Banking Corporate*, **bjb** *Waterbills*, **bjb** *Virtual Account*.
   - Kerjasama dengan kementerian untuk perluasan transaksi Penerimaan Negara Bukan Pajak (PNBP).

3. *Platform Go Smart City*, **bjb** *Go Smart City* dikembangkam untuk mendukung elektronifikasi layanan Pemerintah Daerah dan memaksimalkan potensi CASA, *fee based income*, NoA baru dari transaksi mitra Pemerintah Daerah dan optimalisasi digitalisasi layanan Desa.

Jasa Layanan

Jasa layanan meliputi Wealth Management, **bjb** Prioritas, International and Transaction Banking, Treasury, dan Dana Pensiun Lembaga Keuangan (DPLK).

WEALTH MANAGEMENT

Penjelasan *Wealth Management*
Dalam memenuhi kebutuhan akan layanan keuangan yang menyeluruh bagi nasabahnya, bank **bjb** memberikan layanan *wealth management* sebagai solusi perencanaan keuangan bagi nasabah. Layanan *wealth management* yang dihadirkan bank **bjb** meliputi produk reksa dana dan *bancassurance*.

Produk reksa dana yang dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi terkemuka di antaranya yaitu:
1. PT Bahana TCW Investment Management
2. PT Danareksa Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital
5. PT Sucorinvest Asset Managemet
6. PT Sinarmas Asset Management
7. PT BNI Asset Management

b. Electronification of Local Government services (Implementation of Corporate Internet Banking, Regional Tax Aggregator, SP2D Online, Regional Shopping Integration through Corporate Debit Card users and other applications).
c. Coordinate with the International and Transactional Banking Division in terms of optimizing the use of cash management service features to grow transactional banking at bank **bjb** such as:
   - **bjb** Edupay
   - **bjb** Waterbills Payment
   - **bjb** HOPE
   - **bjb** Corporate Internet Banking
   - **bjb** Virtual Account
d. Improvement of NoA and Optimization of Cooperation
   - Expansion of cooperation through MoU/PKS with institutional customers.
   - Optimization of bank **bjb** holding products.
   - Focus on improving the management of new customers.
   - For institutional customers with optimal utilization of **bjb** products and services.
e. Increased fee-based income
   - Increased utilization of cash management products such as **bjb** Edupay, Internet Banking Corporate, **bjb** Waterbills, **bjb** Virtual Account.
   - Collaboration with ministries to expand Non-Tax State Revenue (PNBP) transactions.

3. The Go Smart City platform, **bjb** Go Smart City was developed to support the electronification of Local Government services and maximize the potential of CASA, fee based income, new NoA from partner transactions of the Regional Government and optimizing the digitalization of Village services.

Services

Services include Wealth Management, **bjb** Prioritas, International and Transaction Banking, Treasury, and Financial Institution Pension Funds.

WEALTH MANAGEMENT

Wealth Management Explanation
In meeting the need for comprehensive financial services for its customers, bank **bjb** provides wealth management services as a financial planning solution for customers. Wealth management services offered by bank **bjb** include mutual fund products and bancassurance.

Mutual fund products sold through bank **bjb** in collaboration with leading investment managers include:
1. PT Bahana TCW Investment Management
2. PT Danareksa Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital
5. PT Sucorinvest Asset Managemet
6. PT Sinarmas Asset Management
7. PT BNI Asset Management

Produk reksa dana yang dijual melalui bank **bjb** memiliki karakteristik dan profil risiko yang beragam mulai dari rendah hingga tinggi. Produk reksa dana yang tersedia di bank **bjb** di antaranya yaitu sebagai berikut.

Mutual fund products sold through bank **bjb** have various characteristics and risk profiles, ranging from low to high. Mutual Fund products available at bank **bjb** include the following.

Tabel Produk Reksa Dana
Table of Mutual Fund Products

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Products	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
PT Bahana TCW Invesment Management	Bahana Dana Insfrastruktur	Campuran Mix	Menengah – Tinggi Moderate - High
	Dana Ekuitas Prima	Saham Stock	Tinggi High
PT Danareksa Invesment Management	Danareksa Seruni Pasar Uang II	Pasar Uang Money Market	Rendah Low
	Danareksa Anggrek Flesibel	Campuran Mix	Menengah – Tinggi Moderate - High
	Danareksa Mawar	Saham Stock	Tinggi High
	Danareksa Indeks Syariah	Indeks Indeks	Tinggi High
PT Trimegah Asset Management	Trim Kas 2	Pasar Uang Money Market	Rendah Low
	Trim Kombinasi 2	Campuran Mix	Menengah – Tinggi Moderate - High
	Trim Syariah Berimbang	Campuran Mix	Menengah – Tinggi Moderate - High
	Trim Kapital *Plus*	Saham Stock	Tinggi High
	Trim Syariah Saham	Saham Stock	Tinggi High
PT Syailendra Capital	Syailendra Balanced Opportunity Fund	Campuran Mix	Menengah – Tinggi Moderate - High
	Syailendra Balanced Opportunity Fund	Saham Stock	Tinggi High
PT Sucorinvest Asset Management	Sucorinvest Money Market Fund	Pasar Uang Money Market	Rendah Low
	Sucorinvest Flexi Fund	Campuran Mix	Menengah – Tinggi Moderate - High
	Sucorinvest Equity Fund	Saham Stock	Tinggi High
	Sucorinvest Sharia Equity Fund	Saham Stock	Tinggi High
PT Sinarmas Asset Management	Danamas Stabil	Pendapatan Tetap Fixed Income	Rendah – Menengah Low - Moderate
	Danamas Dollar	Pendapatan Tetap Fixed Income	Rendah – Menengah Low - Moderate
	Simas Satu Prima	Campuran Mix	Menengah – Tinggi Moderate - High
	Simas Saham Unggulan	Saham Stock Stock	Tinggi High
PT BNI Asset Management	BNI – AM Dana Likuid	Pasar Uang Money Market	Rendah Low

Selain bekerjasama dengan Manajer Investasi dalam memasarkan produk reksa dana, bank **bjb** juga menjalin kerjasama dengan perusahaan asuransi dalam memasarkan produk *bancassurance* untuk memenuhi kebutuhan perencanaan keuangan nasabah. Saat ini bank **bjb** telah bekerjasama dengan perusahaan asuransi terkemuka dalam menyediakan produk-produk *bancassurance* di antaranya yaitu:

In addition to collaborating with Investment Managers in marketing Mutual Fund products, bank **bjb** also collaborated with insurance companies in marketing Bancassurance products to meet customers' financial planning needs. Currently bank **bjb** collaborated with leading insurance companies in providing Bancassurance products, including:

Tabel Produk *Bancassurance*
Table of Bancassurance Product

Perusahaan Asuransi Insurance Company	Produk *Bancassurance* Bancassurance Product	Jenis Produk Types of Product	Tahun Kerjasama Year of Cooperation
PT Sinarmas MSIG Life	SmiLe Optima Link	Reguler Unit Link	2016
	SmiLe Link Plus	Reguler Unit Link	2017
	SmiLe Link Investa	*Single Premium* Unit Link	2017
	SmiLe Life Care Plus	*Term Life* ROP	2017
	SmiLe Kids Insurance	Endowment	2017
PT Asuransi BRI Life	Bringin Ajaib	Asuransi Mikro	2015
PT Allianz Life Indonesia	Proteksi Optima Care	Reguler Unit Link	2021
	Proteksi Maxima Care	*Single Premium* Unit Link	2021
PT BNI Life Insurance	Solusi Proteksi Prima	Endowment	2021
PT Equity Life Indonesia	Asuransi Warisan Keluarga	Wholelife	2021
	Asuransi Multi Guna	Reguler Unit Link	2021

Produktivitas *Wealth Management*
Uraian produktivitas *wealth management* disajikan sebagai berikut.

Wealth Management Productivity
The description of wealth management productivity is presented as follows.

Tabel Pertumbuhan *Asset Under Management* Reksa Dana dan Premi *Bancassurance*
Table of Asset Under Management Mutual Fund and Bancassurance Premium Growth

(dalam jutaan Rupiah)
(in IDR million)

Tahun Year	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(%)
Premi *Bancasssurance* Premium Bancasssurance	27,869	20,703	17,664	25,263	29,492	7,166	34.61%
AUM Reksa Dana AUM Mutual Funds	702,723	737,339	426,824	201,848	138,886	(34,616)	(4.69%)

Asset Under Management Reksa (AUM) Reksa Dana tahun 2022 mencapai Rp702,72 miliar, menurun Rp34,62 miliar atau 4,69% dibandingkan dengan tahun tahun 2021 mencapai Rp737,34 miliar. Sedangkan untuk premi *bancasssurance* tahun 2021 mencapai Rp27,87 miliar, meningkat sebesar 34,61% dibandingkan tahun 2021 mencapai Rp20,70 miliar.

Mutual Fund Asset Under Management (AUM) in 2022 reached IDR702.72 billion, a decrease of IDR34.62 billion or 4.69% compared to 2021 reaching IDR737.34 billion. Meanwhile, bancassurance premiums in 2021 reached IDR27.87 billion, an increase of 34.61% compared to 2021 reaching IDR20.70 billion.

Tabel Perolehan *Fee Based Income* Produk *Wealth Management*
Table of Acquisition of Fee Based Income for Wealth Management Products

(dalam jutaan Rupiah)
(in IDR million)

Tahun Year	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(%)
Bancasssurance	4,803	5,920	5,059	8,667	11,520	(1,117)	(18.87%)
Reksa Dana Mutual Fund	4,614	2,267	1,046	863	1,451	2,347	103.53%
Total	**9,417**	**8,188**	**6,104**	**9,531**	**12,971**	**1,229**	**15.01%**

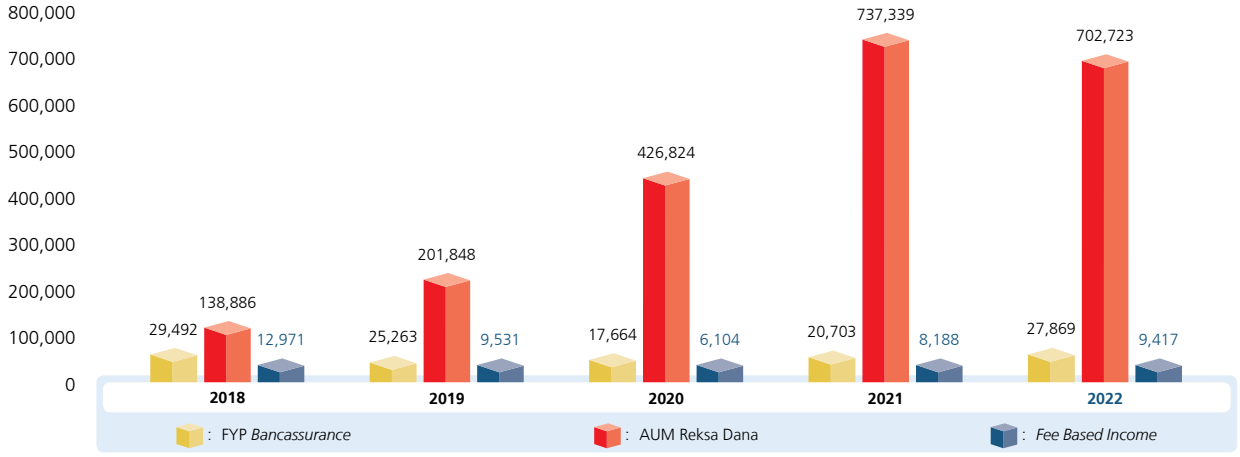
Sepanjang tahun 2022, perolehan *fee based income* dari aktivitas *wealth management* mencapai Rp9,42 miliar, naik 15,01% dibandingkan dengan tahun 2021 yang mencapai Rp8,19 miliar. Peningkatan tersebut khususnya berasal dari meningkatnya reksa dana sebesar Rp2,35 miliar.

Throughout 2022, fee-based income from wealth management activities reached IDR9.42 billion, an increase of 15.01% compared to 2021 which reached IDR8.19 billion. This increase mainly came from an increase in mutual funds of IDR2.35 billion.

Grafik Produktivitas *Wealth Management*

Graph of Wealth Management Productivity

(dalam jutaan Rupiah / (in IDR million)



Strategi dan Program Pemasaran Tahun 2023

Dalam rangka meningkatkan perolehan *fee based income* dari produk-produk *wealth management* pada tahun 2023, bank **bjb** akan melakukan berbagai program dan strategi pemasaran produk untuk meningkatkan penjualan produk reksa dana dan *bancassurance*. Beberapa program dan strategi yang dilakukan di antaranya yaitu:

1. **Aktivitas Pemasaran**
   a. Meningkatkan literasi terkait *wealth management* dan jumlah bank staf kantor cabang dan KCP dalam melakukan *refferal* produk *wealth management* melalui *refreshment* produk/program, *Forum Group Discussion* (FGD) serta *role play* secara berkala.
   b. Meningkatkan penjualan reksadana secara merata di seluruh kantor cabang melalui pembekalan *market update* dan *refreshment* produk reksadana kepada seluruh tenaga pemasar bank **bjb**.
   c. Optimalisasi penjualan produk *wealth management* dengan melakukan jamuan tamu/*customer gathering* dengan nasabah eksisting bank **bjb** di seluruh kantor cabang bank **bjb**.
   d. Meningkatkan jumlah kantor cabang dan KCP yang mencapai target *goal setting* 2023.
   e. Melakukan *campaign* di seluruh kantor regional dalam rangka mengoptimalkan program promosi.
2. **Program Promosi**
   Mengembangkan beragam program promosi dan pemasaran yang dapat menambah *value* bagi nasabah yang membeli produk *wealth management* di bank **bjb** maupun meningkatkan aktivitas penjualan bagi pegawai bank **bjb** di antaranya:

Marketing Strategy and Program for 2023

In order to increase the acquisition of Fee Based Income from Wealth Management products in 2023, bank **bjb** carried out various product marketing programs and strategies to increase sales of mutual fund and bancassurance products. Some of the programs and strategies carried out include:

1. **Marketing Activity**
   a. Increasing literacy related to wealth management and the number of bank branch office and KCP staff in conducting wealth management product referrals through product/program refreshments, Forum Group Discussions (FGD) and regular role plays.
   b. Increasing mutual fund sales evenly in all branch offices by providing market updates and refreshment of mutual fund products to all bank **bjb** marketers.
   c. Optimizing sales of wealth management products by holding guest banquets/customer gatherings with bank **bjb** existing customers in all bank **bjb** branch offices.
   d. Increasing the number of branch offices and KCPs that reach the 2023 goal setting target.
   e. Conducting campaigns in all regional offices in order to optimize promotional programs.
2. **Promotion Program**
   Developing various promotional and marketing programs that can add value to customers who buy wealth management products at bank **bjb** as well as increase sales activities for bank **bjb** employees, including:

a. Program *joint* promo dengan DPLK
b. Program *joint* promo dengan produk-produk kredit
c. Program hadiah langsung untuk nasabah
d. Program *member get member*

3. **Pengembangan Kompetensi SDM**
   Meningkatkan kompetensi para pegawai bank **bjb** dalam pemasaran produk *wealth management* melalui pelatihan atau sertifikasi yang dapat menunjang kebutuhan pemasaran di lapangan.
4. **Penambahan Produk dan/atau Kerjasama**
   a. Reksa Dana
      Penambahan Kerjasama pemasaran produk reksa dana *open end* maupun terproteksi. Baik melalui kerjasama dengan mitra manajer investasi yang telah bekerjasama maupun dengan mitra baru.
   b. *Bancassurance*
      Penambahan beragam pilihan produk *bancassurance* baik unit link maupun *traditional insurance.* Termasuk pengembangan jalur pemasaran melalui *channel telemarketing* dan *digital*.
5. **Pengembangan Teknologi**
   Dalam rangka meningkatkan efektivitas dan efisiensi aktivitas pemasaran produk-produk *wealth management* serta memberikan kemudahan dan pelayanan bagi nasabah, maka bank **bjb** akan senantiasa mengembangkan teknologi yang mendukung kinerja pemasaran produk.

BJB PRIORITAS

Penjelasan bjb Prioritas

bjb Prioritas memberikan pelayanan terbaik kepada pribadi-pribadi istimewa yang membutuhkan pelayanan maksimal baik dari segi keramahan, kemudahan, kenyamanan, keamanan dan terpercaya untuk nasabah prima perorangan serta melakukan *cross selling* terhadap produk-produk perbankan di bank **bjb**.

Sejarah bjb Prioritas

1. Tahun 2007
   bjb Prioritas berdiri dan mulai beroperasi sejak Oktober 2007 dengan nama "Mitra Prioritas"
2. Tahun 2010
   Perubahan *call name* "Bank Jabar Banten" menjadi "bank **bjb**", dilakukan penyesuaian nama menjadi "bank **bjb** Mitra Prioritas"
3. 12 Desember 2012
   Dilakukannya *rebranding* layanan prima bank **bjb**, sehingga terjadi perubahan nama layanan "bank **bjb** Mitra Prioritas" berganti menjadi "**bjb** precious"
4. 17 September 2021
   Transformasi "**bjb** Precious" berganti menjadi "**bjb** Prioritas" dengan konsep yang lebih *familiar*, *simple* dan modern.

Visi dan Misi bjb Prioritas

1. **Visi**
   Menjadi layanan prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya.

a. Joint promo program with Financial Institution Pension Funds
b. Joint promo program with loan products
c. Direct gift program for customers
d. Member get member program

3. **HR Competency Development**
   Improving the competence of bank **bjb** employees in marketing wealth management products through training or certification that can support marketing needs in the field.
4. **Adding Products and/or Cooperation**
   a. Mutual Fund
      Adding marketing cooperation for open end and protected mutual fund products. Both through cooperation with investment manager partners who have collaborated or with new partners.
   b. Bancassurance
      Adding a wide selection of bancassurance products, both unit link and traditional insurance. Including the development of marketing channels through telemarketing and digital channels.
5. **Technology Development**
   In order to improve the effectiveness and efficiency of marketing activities for Wealth Management products and provide convenience and services for customers, bank **bjb** continued to develop technology that supported product marketing performance.

BJB PRIORITAS

bjb Prioritas Explanation

bjb Prioritas provides the best service to special individuals who require maximum services both in terms of friendliness, convenience, comfort, security and trustworthiness for individual prime customers and cross selling of banking products at bank **bjb**

bjb Prioritas History

1. In 2007
   bjb Precious was established and started operating since October 2007 under the name "Mitra Prioritas"
2. In 2010
   Change of call name "Bank Jabar Banten" to "bank **bjb**", made adjustments to the name "bank **bjb** Mitra Prioritas"
3. On December 12, 2012
   The rebranding of bank **bjb** prime services, resulting in a change in the name of the service "bank **bjb** Mitra Prioritas" changed to "**bjb** precious"
4. On September 17, 2021
   The transformation of "**bjb** Precious" changed to "**bjb** Prioritas" with a more familiar, simple and modern concept.

bjb Prioritas Vision and Mission

1. **Vision**
   To become a reliable priority service in providing trusted financial solutions and personal services.

2. **Misi:**
   a. Memberikan fasilitas layanan finansial maupun non-finansial yang sesuai dengan kebutuhan nasabah.
   b. Menyediakan program-program yang bermanfaat untuk meningkatkan loyalitas nasabah.
   c. Dengan sumber daya manusia yang kompeten memberikan layanan personal kepada nasabah yang lebih berkualitas dan terpercaya.

Filosofi bjb Prioritas

Untuk mendukung visi bank **bjb** menjadi bank pilihan utama, bank **bjb** memiliki layanan prioritas yang khusus melayani nasabah istimewa. **bjb** Prioritas terlahir untuk menjadi layanan prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya.

Lahirnya nama baru **bjb** Prioritas dengan konsep yang lebih modern, *simple* dan familiar menjadi bagian dari upaya pengembangan bisnis dan diharapkan dapat menjangkau nasabah secara lebih luas.

bjb Prioritas diharapkan dapat memberikan informasi yang mudah dimengerti oleh masyarakat umum, karena logo dan nama baru yang diciptakan memiliki perspektif arti yang sama oleh setiap orang tanpa memberikan arti yang lebih.

Keunggulan Layanan bjb Prioritas

Untuk memenuhi kebutuhan nasabah, **bjb** Prioritas memberikan layanan prima bagi *High Net Worth Customer* dengan fasilitas dan layanan. Berikut fasilitas dan layanan yang diberikan untuk oleh nasabah **bjb** Prioritas:

1. ***Welcoming Gift***
   Merupakan hadiah khusus yang diberikan untuk nasabah yang baru terdaftar menjadi nasabah **bjb** Prioritas.
2. ***Free* Konsultasi Keuangan oleh *Relationship Manager* bjb Prioritas**
   Nasabah dapat berkonsultasi langsung dengan *Relationship Manager* **bjb** Prioritas, untuk mendapatkan solusi keuangan yang tepat dan terpercaya.
3. **Bingkisan Hari Ulang Tahun**
   Bingkisan yang diberikan pada saat hari ulang tahun nasabah.
4. **Bingkisan Hari Raya Keagamaan**
   Bingkisan yang diberikan pada saat hari raya keagamaan.
5. **Gratis Untuk Penggunaan *Safe Deposit Box***
   Pemberian fasilitas gratis biaya sewa tahunan *safe deposit box*.
6. **Fasilitas Penggunaan Ruangan *Meeting***
   Fasilitas penggunaan ruangan *meeting* yang berada di beberapa Outlet **bjb** Prioritas maupun jaringan Kantor Bank yang dapat digunakan untuk keperluan meeting nasabah **bjb** Prioritas.
7. **Fasilitas *Airport Executive Lounge***
   Fasilitas *free access* ke beberapa *Airport Executive Lounge* yang bekerjasama dengan bank **bjb**, yang berlaku untuk 2 orang.
8. **Majalah bjb Prioritas**
   Majalah yang khusus diterbitkan oleh **bjb** Prioritas setiap 3 (tiga) bulan sekali, dengan tema terkini dan menarik.

2. **Mission**
   a. Memberikan fasilitas layanan finansial maupun non-finansial yang sesuai dengan kebutuhan nasabah.
   b. Menyediakan program-program yang bermanfaat untuk meningkatkan loyalitas nasabah.
   c. Dengan sumber daya manusia yang kompeten memberikan layanan personal kepada nasabah yang lebih berkualitas dan terpercaya.

bjb Prioritas Philosophy

To support the vision of bank **bjb**, to become the bank of choice, bank **bjb** owned priority services that specifically served special customers. **bjb** Prioritas was established to be a priority service that could be relied on in providing trusted financial solutions and personal services.

The establishment of the new **bjb** Prioritas name with a more modern, simple and familiar concept became part of business development efforts and was expected to reach a wider range of customers.

bjb Prioritas was expected to provide information that was easily understood by the general public, because the new logo and name created had the same meaning perspective by everyone without providing further explanation.

Service Excellence bjb Prioritas

To meet customer needs, **bjb** Prioritas provides excellent service for High Net Worth Customers with facilities and services. The following are the facilities and services provided by **bjb** Prioritas customers:

1. **Welcoming Gift**
   It is a special prize given to customers who have just registered as **bjb** Prioritas customers.
2. **Free Financial Consultation by bjb Prioritas Relationship Manager**
   Customers can consult directly with **bjb** Prioritas Relationship Managers, to get the right and reliable financial solutions.
3. **Birthday Gift**
   Gifts given on the customer's birthday.
4. **Religious holiday gifts**
   Gifts given on religious holidays.
5. **Free To Use Safe Deposit Box**
   Provision of free annual safe deposit box rental fees.
6. **Meeting Room Use Facilities**
   Facilities for using meeting rooms in several **bjb** Prioritas Outlets and Bank Office networks that can be used for meeting needs of **bjb** Prioritas customers.
7. **Airport Executive Lounge Facilities**
   Free access facilities to several Airport Executive Lounges in collaboration with bank **bjb**, which are valid for 2 people.
8. **bjb Prioritas magazine**
   A special magazine published by **bjb** Prioritas every 3 (three) months, with the latest and interesting themes.

9. **Layanan Tanpa Antri diseluruh Kantor Cabang bank bjb**
   Nasabah prioritas mendapatkan layanan khusus tanpa antri di seluruh Kantor Cabang bank **bjb**.
10. ***Merchandise* Eksklusif bjb Prioritas**
    Merchandise eksklusif yang khusus diberikan untuk nasabah **bjb** Prioritas.
11. **Program dan *Event* Menarik Khusus untuk Nasabah bjb Prioritas**
    Program dan *event* khusus dirancang khusus untuk nasabah **bjb** Prioritas.
12. ***Discount Merchant***
    Promo *discount* di berbagai *merchant* yang bekerjasama dengan bank **bjb**.
13. **Fasilitas *Medical Arrangement***
    Fasilitas *medical arrangement* berupa layanan yang memudahkan nasabah untuk mendapatkan akses terbaik dalam mencari pengobatan dan solusi kesehatan di rumah sakit luar negeri di 3 (tiga) negara Asia, yaitu Singapura, Malaysia dan Thailand.

    Fasilitas *medical arrangement* juga meliputi fasilitas *free medical check-up* di Rumah Sakit atau Laboratorium yang telah bekerjasama dengan **bjb** Prioritas, diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
14. **Fasilitas *Overseas Education Arrangement***
    Fasilitas *overseas education arrangement* berupa layanan persiapan sekolah ke luar negeri yang diberikan khusus untuk nasabah **bjb** Prioritas beserta keluarga inti yang berminat melanjutkan pendidikan ke luar negeri.
15. **Faslitas *Overseas Education Arrangement***
    Fasilitas *overseas education arrangement* berupa layanan persiapan sekolah ke luar negeri yang diberikan khusus untuk nasabah **bjb** Prioritas beserta keluarga inti yang berminat melanjutkan pendidikan ke luar negeri. Faslitas *overseas education arrangement* berupa:
    a. Layanan konsultasi pendidikan luar negeri, antar jemput dokumen, penerjemahan dokumen, online test prediksi IELTS, pengurusan visa, *pre-departure briefing* serta layanan lainnya yang berhubungan dengan persiapan pendidikan ke luar negeri.
    b. Fasilitas *cash-back* bagi nasabah **bjb** Prioritas yang menyekolahkan anak dan atau keluarga inti ke universitas di luar negeri, *cash-back* dapat digunakan untuk pembelian tiket pesawat, biaya visa dan keperluan lainnya yang terkait dengan persiapan pendidikan ke luar negeri.
16. **Fasilitas *Airport Transfer***
    Fasilitas *airport transfer* merupakan fasilitas penjemputan dan pengantaran dari dan ke bandara di beberapa kota besar yang terdapat layanan *airport transfer*. Fasilitas *airport transfer* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
17. **Fasilitas *Airport Handling***
    Fasilitas *airport handling* merupakan fasilitas penanganan proses di bandara yang memberikan kemudahan kepada nasabah **bjb** Prioritas dalam proses *check-in* sampai menuju *boarding gate*. Fasilitas *airport handling* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.

9. **Queuing-free services throughout bank bjb branch offices**
   Priority customers get special services without queuing at all bank **bjb** branch offices.
10. **bjb Prioritas Exclusive Merchandise**
    Exclusive merchandise specifically given to **bjb** Prioritas customers.
11. **Special Interesting Programs and Events for bjb Prioritas Customers**
    Special programs and events are specifically designed for **bjb** Prioritas customers.
12. **Discount Merchant**
    Discount promos at various merchants that work with bank **bjb**.
13. **Medical Arrangement Facility**
    Medical arrangement facilities in the form of services that make it easier for customers to get the best access in seeking treatment and health solutions at overseas hospitals in 3 (three) Asian countries, namely Singapore, Malaysia and Thailand.

    Medical arrangement facilities also include free medical check-up facilities at hospitals or laboratories that have collaborated with **bjb** Prioritas, given to **bjb** Prioritas customers who place funds in a certain amount.
14. **Facility Overseas Education Arrangement**
    Overseas education arrangement facilities in the form of overseas school preparation services provided specifically for **bjb** Prioritas customers and their nuclear families who are interested in continuing their education abroad.
15. **Facility Overseas Education Arrangement**
    Overseas education arrangement facilities in the form of overseas school preparation services provided specifically for **bjb** Prioritas customers and their nuclear families who are interested in continuing their education abroad. Overseas education arrangement facilities in the form of:
    a. Consulting services for overseas education, document pick-up, document translation, online IELTS prediction test, visa arrangement, pre-departure briefing and other services related to preparation for study abroad.
    b. Cash-back facilities for **bjb** Prioritas customers who send their children and or nuclear family to universities abroad, cash-back can be used to purchase airplane tickets, visa fees and other needs related to preparing for education abroad.
16. **Airport Transfer Facility**
    The airport transfer facility is a pick-up and delivery facility from and to airports in several major cities that have airport transfer services. Airport transfer facilities are provided to **bjb** Prioritas customers who place funds in a certain amount.
17. **Airport Handling Facilities**
    The airport handling facility is a process handling facility at the airport that provides convenience to **bjb** Prioritas customers in the check-in process to the boarding gate. Airport handling facilities are provided to **bjb** Prioritas customers who place a certain amount of funds.

18. **Fasilitas *Helicopter Transfer***
    Fasilitas *helicopter transfer* merupakan fasilitas harga promo dalam penggunaan transportasi *private* antar kota atau antar daerah menggunakan *helicopter*.
19. **Limit Transaksi Lebih Tinggi**
    Limit transaksi *transfer* antar bank melalui *e-channel* (ATM dan *mobile banking*) yang lebih tinggi diberikan kepada nasabah pemegang kartu ATM **bjb** Prioritas.

Program Pengukuran Kualitas Layanan *Bank Service Excellence Monitor* Tahun 2022 Kategori *Priority Branches*

bjb Prioritas mengikuti program pengukuran kualitas layanan *Bank Service Excellence* Monitor Tahun 2022 Kategori *Priority Branches* yang diselenggarakan oleh *Market Research Indonesia* (MRI). MRI mengukur *operational efficiency* dan proses layanan yang berlangsung melalui pengalaman nasabah dengan mengirimkan sejumlah *shopper* yang bertindak sebagai pelanggan sesungguhnya. Dalam program pengukuran kualitas layanan *Bank Service Excellence Monitor* Tahun 2022 Kategori *Priority Branches*, **bjb** Prioritas mendapatkan performa terbaik layanan prioritas di urutan kedua.

Jaringan bjb Prioritas

Pada tahun 2022 jaringan **bjb** Prioritas tersebar di 13 (tiga belas) kota, dengan total 13 (tiga belas) *outlet* **bjb** Prioritas dan 3 (tiga) *lounge* **bjb** Prioritas.

1. *Outlet* **bjb** Prioritas Bandung
2. *Outlet* **bjb** Prioritas Rasuna Said
3. *Outlet* **bjb** Prioritas Serang
4. *Outlet* **bjb** Prioritas Cirebon
5. *Outlet* **bjb** Prioritas Tasikmalaya
6. *Outlet* **bjb** Prioritas Bogor
7. *Outlet* **bjb** Prioritas Bekasi
8. *Outlet* **bjb** Prioritas Kelapa Gading
9. *Outlet* **bjb** Prioritas Tangerang
10. *Outlet* **bjb** Prioritas Semarang
11. *Outlet* **bjb** Prioritas Surabaya
12. *Outlet* **bjb** Prioritas Bandung Tamansari
13. *Outlet* **bjb** Prioritas Cabang Utama
14. *Lounge* **bjb** Prioritas Karawang
15. *Lounge* **bjb** Prioritas Soreang
16. *Lounge* **bjb** Prioritas Makassar

Produktivitas bjb Prioritas

Uraian produktivitas **bjb** Prioritas disajikan sebagai berikut.

18. **Helicopter Transfer Facility**
    The helicopter transfer facility is a promo price facility for the use of inter-city or inter-regional private transportation using helicopter.
19. **Higher Transaction Limits**
    A higher limit for interbank transfer transactions through e-channels (ATM and mobile banking) is given to customers who hold ATM **bjb** Prioritas cards.

Bank Service Excellence Monitor Service Quality Measurement Program for 2022 Priority Branches Category

bjb Prioritas participates in the 2022 Bank Service Excellence Monitor service quality measurement program for the Priority Branches Category organized by Market Research Indonesia (MRI). MRI measures operational efficiency and service processes that take place through the customer experience by sending a number of shoppers who act as real customers. In the 2022 Bank Service Excellence Monitor service quality measurement program for the Priority Branches Category, **bjb** Prioritas obtained the best performance for priority services in second place.

bjb Prioritas Network

In 2022 the **bjb** Prioritas network had been spread across 13 (thirteen) cities, with a total of 13 (thirteen) **bjb** Prioritas outlets and 3 (three) **bjb** Prioritas lounge

1. Outlet **bjb** Prioritas Bandung
2. Outlet **bjb** Prioritas Rasuna Said
3. Outlet **bjb** Prioritas Serang
4. Outlet **bjb** Prioritas Cirebon
5. Outlet **bjb** Prioritas Tasikmalaya
6. Outlet **bjb** Prioritas Bogor
7. Outlet **bjb** Prioritas BeCashi
8. Outlet **bjb** Prioritas Kelapa Gading
9. Outlet **bjb** Prioritas Tangerang
10. Outlet **bjb** Prioritas Semarang
11. Outlet **bjb** Prioritas Surabaya
12. Outlet **bjb** Prioritas Bandung Tamansari
13. Outlet **bjb** Prioritas Cabang Utama
14. Lounge **bjb** Prioritas Karawang
15. Lounge **bjb** Prioritas Soreang
16. Lounge **bjb** Prioritas Makassar

bjb Prioritas Productivity

The productivity description of **bjb** Prioritas is presented as follows.

Tabel Pertumbuhan DPK bjb Prioritas
Table of **bjb** Prioritas TPF Growth

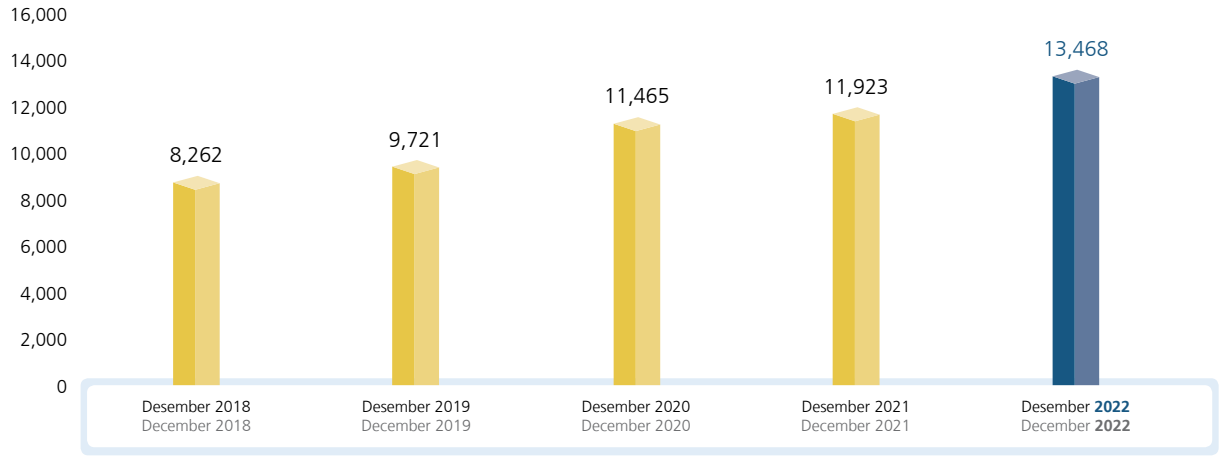
(dalam miliar Rupiah)
(in IDR billion)

Uraian Description	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth		Pertumbuhan 2018-2022 2018-2022 Growth	
	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(Rp)	(%)	(Rp)	(%)
Dana Pihak Ketiga Third Parties Fund	13,468	11,923	11,465	9,720	8,262	1,545	12.96%	5,206	63.01%

Grafik Pertumbuhan Dana Pihak Ketiga bjb Prioritas

Graph of Third Parties Funds **bjb** Prioritas Growth

(dalam miliar Rupiah / in IDR billion)



Pertumbuhan dana pihak ketiga **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2018 sampai dengan Desember 2022 mengalami kenaikan sebesar Rp5,21 triliun dengan pertumbuhan sebesar 63,01% dari posisi Desember 2018. DPK **bjb** Prioritas tahun 2022 sebesar Rp13,47 triliun, meningkat 12,96% dibandingkan dengan tahun 2021 yang sebesar Rp11,92 triliun. Peningkatan tersebut karena penerapan strategi tepat yang dilakukan oleh **bjb** Prioritas.

The growth of **bjb** Prioritas third parties funds for the last 5 (five) years, from December 2018 to December 2022 increased by IDR5.21 trillion with a growth of 63.01% from December 2018 position. Priority **bjb** TPF in 2022 reached IDR13.47 trillion, an increase of 12.96% compared to 2021 which reached IDR11.92 trillion. The increase was due to the implementation of the right strategy carried out by **bjb** Prioritas.

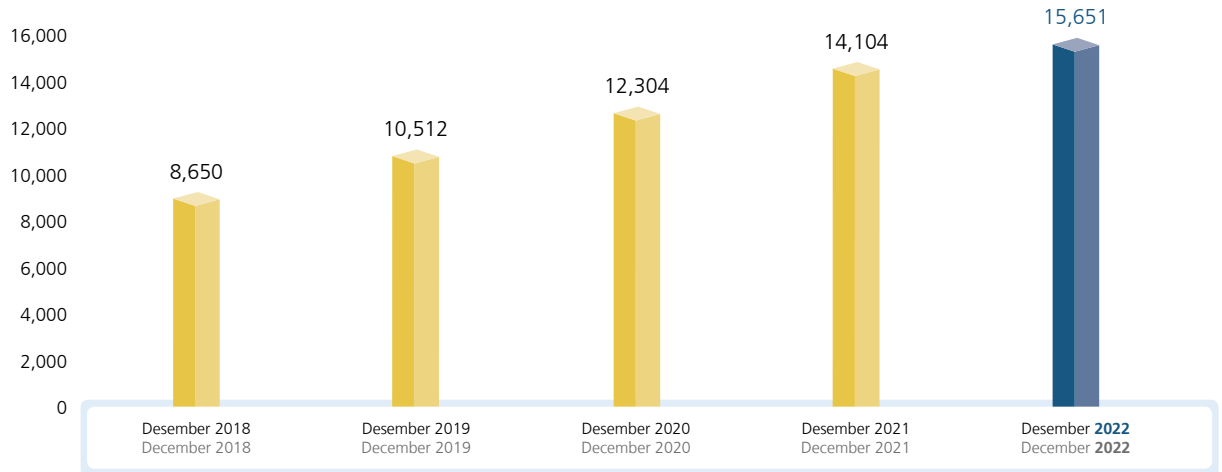
Pertumbuhan jumlah *member* **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2018 sampai dengan Desember 2022 mengalami kenaikan sebesar 7.001 dengan pertumbuhan sebesar 80,94% dari posisi Desember 2018.

The growth in the number of **bjb** Prioritas members for the last 5 (five) years, from December 2018 to December 2022 experienced an increase of 7,001 with a growth of 80.94% from December 2018.

Grafik Pertumbuhan Nasabah bjb Prioritas

Graph of Costumer Growth for **bjb** Prioritas

(dalam satuan nasabah / in customer units)



Pencapaian jumlah nasabah **bjb** Prioritas di Desember 2022 adalah sebesar 15.651 nasabah, meningkat 10,97% dibandingkan dengan jumlah nasabah di Desember tahun 2021 sebesar 14.104 nasabah.

Rencana dan Strategi bjb Prioritas Tahun 2023

Strategi **bjb** Prioritas untuk tahun 2023, terdiri dari strategi *financial*, strategi *business development* dan strategi dalam *people development* atau sumber daya manusia di internal **bjb** Prioritas.

1. **Strategi *Financial***

   Strategi *financial* meliputi program DPK dan program produk *Wealth Management*.

   a. **Program Dana Pihak Ketiga**

      Program DPK yakni sebagai berikut:

      - Program *Lucky Sureprize*

        Merupakan program *Top-up fresh fund* untuk 10 sampai dengan 50 nasabah per *Outlet* **bjb** Prioritas, melalui mekanisme *hold* dana dalam produk tabungan berhadiah langsung dengan sistem undian, bentuk hadiah berupa paket umroh, motor, mobil, logam mulia, dan sebagainya.
      - Program *Bundling Sureprize*

        Merupakan program *bundling* antara produk tabungan dan deposito atau tabungan dan *wealth product* dengan hadiah langsung berupa *cashback*.
      - Program *Member Get Member*

        Merupakan program *referral* bagi nasabah eksisting **bjb** Prioritas yang mereferensikan keluarga, saudara, rekan bisnis atau rekan kerjanya, dengan hadiah langsung berupa *voucher* belanja.
      - Program *Duo Invest*

        Merupakan program *bundling* antara produk tabungan dan obligasi dengan hadiah langsung berupa *cashback*.
      - Program *Tactical*

        Merupakan program khusus yang diberikan kepada nasabah terpilih yang memiliki potensi bisnis besar dan nasabah merupakan *centre of influence* dalam komunitas, perusahaan atau instansi tertentu. Program diberikan dalam *moment* tertentu.

   b. **Program *Wealth Management***

      Program produk *wealth management* adalah *cross selling* produk investasi dan proteksi yang menghasilkan *fee based income* yaitu melalui *event customer gathering, market outlook, investment expo, investment clinic* dan melalui *small gathering* yang diadakan secara reguler.

2. **Strategi *Business Development***

   Strategi *business development* meliputi penambahan fasilitas dan layanan, *customer profiling*, pengadaan barang dan jasa serta pengembangan IT.

   a. **Penambahan Fasilitas dan Layanan**

      - Fasilitas *Airport Transfer*

        Fasilitas *airport transfer* merupakan fasilitas penjemputan dan pengantaran dari dan ke bandara di beberapa Kota besar yang terdapat layanan *airport transfer*. Fasilitas *airport transfer* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.

The achievement of the number of **bjb** Prioritas members in December 2022 was of 15,651 customers, an increase of 10.97% compared to the number of customers in December 2021 of 14,104 customers.

bjb Prioritas Plans and Strategies for 2023

The **bjb** Prioritas strategy in 2023 consists of a financial strategy, a business development strategy and a strategy in developing people or human resources in the internal **bjb** Prioritas.

1. **Financial Strategy**

   The financial strategy includes third parties programs and wealth management product programs.

   a. **Third Parties Fund Program**

      The DPK program is as follows:

      - Lucky Sureprize Program

        A fresh fund top-up program for 10 to 50 customers per **bjb** Prioritas Outlet, through a fund holding mechanism in Savings products with direct prizes with a lottery system, in the form of prizes in the form of Umrah packages, motorbikes, cars, precious metals, etc.
      - Bundling Sureprize Program

        Is a bundling program between Savings and Deposits or Savings and Wealth products with an immediate prize in the form of cashback
      - Member Get Member Program

        A referral program for existing **bjb** Prioritas customers who refer family, relatives, business partners or colleagues, with a direct gift in the form of shopping vouchers.
      - Duo Invest Program

        A bundling Program between saving product and bond with an immediate prize in the form of cashback.
      - Tactical Program

        This is a special program given to selected customers who have large business potential and the customers are the center of influence in certain communities, companies or institutions. Programs are given at certain moments.

   b. **Wealth Management Program**

      Wealth Management Program is a Cross selling investment and protection products that generate fee-based income, namely through customer gathering, market outlook, investment expo, investment clinic and through small gatherings that are held regularly.

2. **Business Development Strategy**

   The business development strategy includes additional facilities and services, customer profiling, procurement of goods and services and IT development.

   a. **Additional Facilities and Services**

      - Airport Transfer Facility

        The airport transfer facility is a pick-up and delivery facility from and to airports in several major cities that have airport transfer services. Airport transfer facilities are provided to **bjb** Prioritas customers who place funds in a certain amount.

- Fasilitas *Airport Handling*
  Fasilitas *airport handling* merupakan fasilitas penanganan proses di bandara yang memberikan kemudahan kepada nasabah **bjb** Prioritas dalam proses *check-in* sampai menuju *boarding gate*. Fasilitas *airport handling* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
- Fasilitas *Helicopter Transfer*
  Fasilitas *helicopter transfer* merupakan fasilitas harga promo dalam penggunaan transportasi *private* antar kota atau antar daerah menggunakan *helicopter*.
- Penambahan *Safe Deposit Box*
  Penambahan fasilitas *safe deposit box* yang diberikan untuk nasabah **bjb** Prioritas kota Surabaya dan Medan.

b. ***Customer Profiling***
- Petunjuk Teknis Layanan **bjb** Prioritas terbaru
  Sosialisasi petunjuk teknis layanan **bjb** Prioritas.
- Limit Transaksi
  Kenaikan limit transaksi di ATM, *mobile banking* dan *internet banking*.
- *Marketing Research Indonesia* (MRI)
  Meningkatkan kualitas layanan dan standarisasi layanan di setiap *outlet* **bjb** Prioritas.

3. **Strategi Pengembangan SDM**
   Strategi pengembangan SDM meliputi:

a. ***Training***
   Penambahan intensitas *training* untuk internal team **bjb** Prioritas, baik *inhouse training* maupun eksternal *training*. Serta fokus kepada materi-materi *training* yang *aplicable* dan materi mengenai teknik penjualan.
b. **Promosi**
   Mapping untuk program stadardisasi *grade* khusus untuk *sales force* **bjb** Prioritas.
c. **Rotasi dan Mutasi**
   Rotasi dilakukan untuk *refreshment staff* yang sudah *incharge* di satu *outlet* **bjb** Prioritas selama 5 (lima) tahun dan mutasi dilakukan berdasarkan pencapaian KPI.
d. **Penambahan *staff* bjb Prioritas**
   Seiring dengan bertambahnya jaringan *outlet* serta dana kelolaan nasabah **bjb** Prioritas, diperlukan penambahan staf **bjb** Prioritas di tahun 2023.

INTERNATIONAL AND TRANSACTION BANKING

Penjelasan *International and Transaction Banking*
Secara garis besar produk yang dikelola *International and Transaction Banking* meliputi produk yang termasuk ke dalam transaksi bisnis antar bank dan transaksi bisnis kepada nasabah. Dengan semakin berkembangnya transaksi bisnis antar bank serta meningkatnya persaingan bisnis perbankan, maka perlu dilakukan upaya untuk meningkatkan daya saing produk bank **bjb**.

- Airport Handling Facility
  The airport handling facility is a process handling facility at the airport that provides convenience to **bjb** Prioritas customers in the check-in process to the boarding gate. Airport handling facilities are provided to **bjb** Prioritas customers who place a certain amount of funds.
- Helicopter Transfer Facility
  The helicopter transfer facility is a promo price facility for the use of inter-city or inter-regional private transportation using helicopters.
- Additional Safe Deposit Box
  Additional safe deposit box facilities provided for **bjb** Prioritas customers in the cities of Surabaya and Medan.

b. **Customer Profiling**
- The latest **bjb** Prioritas Service Technical Instructions
  Dissemination of technical instructions for **bjb** Prioritas services.
- Transaction Limit
  Increase in transaction limits at ATMs, mobile banking and internet banking.
- Marketing Research Indonesia (MRI)
  Improve service quality and service standardization at every **bjb** Prioritas outlet.

3. **Human Resource Development Strategy**
   Human Resource Development Strategy HR development strategies include:

a. **Training**
   Additional training intensity for internal **bjb** Prioritas team, both in-house training and external training. Focus on applicable training materials and materials on sales techniques.
b. **Promotion**
   Mapping for a special grade standardization program for the sales force of **bjb** Prioritas.
c. **Rotations and Movements**
   Rotation is carried out for refreshment of staff who have been charged at one **bjb** Prioritas outlet for 5 (five) years. Movements are carried out based on KPI achievements.
d. **Additional bjb Prioritas staff**
   In line with the expansion of outlet networks and funds under management of **bjb** Prioritas customers, additional **bjb** Prioritas staff is required in 2023.

INTERNATIONAL AND TRANSACTION BANKING

International and Transaction Banking Explanation
Division include products included in interbank business transactions and business transactions to customers. With the development of interbank business transactions and increasing competition in the banking business, it is necessary to make efforts to increase the competitiveness of bank **bjb** products.

Produk Unggulan *International and Transaction Banking*

Terdapat beberapa produk dan jasa layanan unggulan atas transaksi-transaksi yang dikelola oleh Divisi *International and Transaction Banking*, yaitu:

1. ***Counterparty Bank Trade Financing* (CBTF)**
   Merupakan pinjaman berjangka antar bank dengan jangka waktu pinjaman maksimal 1 (satu) tahun yang dilakukan untuk pembiayaan transaksi *trade finance and services*, *financing* tersebut dapat berupa transaksi *Usance Payable At Sight* (UPAS), transaksi *Usance Payable At Usance* (UPAU) maupun *Banker Acceptance.*
2. ***Forfaiting***
   Merupakan pengambialihan/pembelian hak tagih dari *forfaitee* oleh *forfaiter* dengan diskon tanpa hak regres.
3. **Pembelian Tagihan Surat Kredit Berdokumen Dalam Negeri/SKBDN (Diskonto)**
   Merupakan fasilitas yang disediakan oleh bank kepada nasabah untuk menjual tagihan SKBDN nya yang sudah diakseptasi oleh *Issuing Bank.*
4. ***Open Account Financing* (OAF)**
   Merupakan pembiayaan tagihan non SKBDN/LC yang diberikan oleh Bank melalui pengambilalihan tagihan (skema *open account*) dengan cara diskonto. Melalui fasilitas ini, bank dapat memperlancar *cashflow* nasabah dengan suku bunga yang kompetitif.
5. ***Transfer* Valas**
   Jasa layanan kiriman uang (*transfer*) dalam valuta asing yang ditujukan ke rekening yang berada di dalam maupun luar negeri atas permintaan dan untuk kepentingan nasabah.
6. **bjb quickcash**
   Merupakan layanan pengiriman uang berbasis internet (*web based*) dan dapat digunakan oleh *remittance agent* bank **bjb** di luar negeri untuk mengakomodir layanan kiriman uang kepada nasabah di luar negeri.
7. **Layanan bjb *Internet Banking Corporate* (IBC)**
   Merupakan layanan perbankan elektronik untuk institusi sebagai salah satu solusi agar nasabah dapat melakukan transaksi keuangan kapan saja dengan cepat, mudah, tepat dan aman dengan menggunakan jaringan *internet*.
8. **Layanan bjb *Virtual Account* (VA)**
   Merupakan sistem bank yang dibuat untuk nasabah institusi dalam mendaftarkan, mengelola dan memantau rekening buatan yang tidak nyata atau *virtual* dan berfungsi sebagai nomor identifikasi institusi yang dibuat oleh bank, sesuai dengan permintaan nasabah institusi dengan tujuan untuk identifikasi transaksi penerimaan.
9. **Layanan Pembayaran Tagihan Perusahaan Air Minum (bjb *Waterbill Payment*)**
   Merupakan fasilitas yang disediakan oleh bank **bjb** untuk memudahkan penerimaan pembayaran tagihan PAM secara cepat, tepat dan akurat.

International and Transaction Banking Featured Product

There were several superior products and services for transactions managed by the International and Transaction Banking Division, namely:

1. **Counterparty Bank Trade Financing (CBTF)**
   Counterparty Bank Trade Financing is an interbank term loan with a maximum loan term of 1 (one) year made to finance trade finance and services transactions, the financing can be in the form of UPAS (Usance Payable At Sight) transactions, UPAU (Usance Payable At Usance) transactions and Banker Acceptance.
2. **Forfaiting**
   Forfaiting is the takeover/purchase of Billing Rights from Forfaitee by Forfaiter at a discount without Regression rights.
3. **Purchase Surat Kredit Berdokumen Dalam Negeri/ SKBDN Bills (Discount)**
   Purchase of Domestic Certificate of Loans (SKBDN) at a discount is a facility provided by banks to customers to sell their SKBDN bills that have been accepted by the Issuing Bank.
4. **Open Account Financing (OAF)**
   It is financing for non-SKBDN/LC bills provided by the Bank through takeover of invoices (open account scheme) by means of a discount. Through this facility, banks can expedite customer cash flow with competitive interest rates.
5. **Forex Transfer**
   Money transfer services (Transfers) in foreign currencies intended for domestic and foreign accounts upon request and for the benefit of customers.
6. **bjb quickcash**
   It is an internet-based (web-based) money transfer service and can be used by bank **bjb** remittance agents abroad to accommodate money transfer services to overseas customers.
7. **bjb Corporate Internet Banking (IBC) services**
   It is an electronic banking service for institutions as a solution so that customers can make financial transactions quickly, easily, precisely and safely using the internet network.
8. **bjb Virtual Account (VA) service**
   It is a bank system created for institutional customers to register, manage and monitor artificial accounts that are not real or virtual and functions as an institutional identification number created by the bank, according to the request of institutional customers with the aim of identifying receipt transactions.
9. **Drinking Water Company Bill Payment Service (bjb Water Bill Payment)**
   It is a facility provided by bank **bjb** to facilitate receipt of PAM Bill Payments quickly, precisely and accurately.

Keunggulan Layanan *International and Transaction Banking*

Keunggulan atas layanan *International and Transaction Banking* kepada *counterparty* dan nasabah adalah sebagai berikut:

1. Tersedianya berbagai macam produk antar bank yang berbasis *trade finance* dan *loan* yang sesuai dengan kebutuhan *counterparty* disertai *pricing* yang kompetitif.
2. *Trade finance and services* bank **bjb** saat ini telah memiliki produk yang variatif baik dari sisi perdagangan lokal maupun internasional menggunakan *documentary credit* dan *non-documentary credit*. Operasional transaksi *trade finance* sudah terstandardisasi oleh ISO 9001:2015 sehingga dapat dipastikan bahwa proses operasional transaksi *trade finance and services* telah terstandarisasi Internasional dan didukung oleh SDM yang sudah tersertifikasi pada bidangnya.
3. Keunggulan layanan untuk produk dan layanan *remittance*:
   a. *Transfer* Valas
      - Fleksibel
        Transfer dapat dilakukan dalam mata uang sesuai dengan permintaan dan dengan menggunakan sumber dana yang fleksible dalam rupiah ataupun valuta asing baik secara tunai ataupun non tunai.
      - Kurs dan biaya bersaing
        Penetapan kurs dan biaya yang kompetitif untuk 132 mata uang.
      - Cepat dan aman
        Dukungan teknologi handal memberikan kemudahan dan keamanan untuk pengiriman dan penerimaan kiriman uang serta dukungan bank koresponden yang dimiliki bank **bjb** memungkinkan kiriman uang valas anda sampai tujuan dengan aman dan tepat waktu.
      - *One day Service Settlement* (sesuai ketentuan yang berlaku)
        Berdasarkan permintaan Anda kiriman uang valas anda dapat diterima pada hari yang sama.
      - *Multi Currency Services*
        bank **bjb** kini dapat melayani transaksi dalam 132 mata uang berbeda. Didukung dengan sistem yang handal dan jaringan bank koresponden di 190 negara.
   b. **bjb** *quickcash*
      - Pengiriman uang ke rekening bank **bjb** maupun ke rekening bank di Indonesia secara *realtime*.
      - Biaya *flat* dan bersaing.
4. *Cash Management*
   a. Tersedianya spesifikasi teknis yang telah di standarisasi untuk memudahkan dalam integrasi sistem nasabah dengan produk dan layanan *cash management*.
   b. Sistem keamanan yang digunakan pada produk dan layanan *cash management* khususnya Layanan **bjb** *Internet Banking Corporate* (IBC) telah berstandar internasional dengan menggunakan *hard token* yang mampu memproteksi dari serangan siber.

International and Transaction Banking Services Advantage

The advantages of International and Transaction Banking services to counterparties and customers are as follows:

1. Availability of a wide range of trade financebased interbank products to suit counterparty needs along with competitive rates.
2. Trade finance and services bank **bjb** currently has varied products both in terms of local and international trade using documentary credit and non-documentary credit. Trade Finance Transaction operations have been standardized by ISO 9001: 2015 so that it can be ensured that the operational process of trade finance and services transactions has been internationally standardized and is supported by certified human resources in their fields.
3. Service advantages for remittance products and services:
   a. Forex Transfer
      - Flexible
        Transfers can be made in currencies according to request and by using flexible sources of funds in rupiah or foreign currencies, either in cash or non-cash.
      - Competitive rates and fees
        Competitive exchange rates and fees for 132 currencies.
      - Fast and safe
        Reliable Technology Support provides convenience and security for sending and receiving remittances as well as correspondent bank support owned by bank **bjb** allowing your foreign exchange remittances to reach their destination safely and on time.
      - One day Service Settlement (according to applicable regulations)
        Based on your request, your foreign currency transfer can be received on the same day.
      - Multi Currency Services
        bank **bjb** can now serve transactions in 132 different currencies. Supported by a reliable system and correspondent bank network in 190 countries.
   b. **bjb** *quickcash*
      - Transfer money to **bjb** bank accounts and to bank accounts in Indonesia in real time.
      - Flat and competitive fees.
4. Cash Management
   a. Availability of standardized technical specifications to facilitate integration of customer systems with cash management products and services.
   b. The security system used for cash management products and services, especially the **bjb** Internet Banking Corporate (IBC) Service, has international standards using a hard token that is capable of protecting against cyber attacks.

c. Layanan pembayaran tagihan Perusahaan Air Minum (PAM) dapat melakukan pembayaran tunggakan dan non tagihan air minum sehingga mengakomodir kebutuhan pelanggan perusahaan air minum.

Produktivitas *International and Transaction Banking*

Kinerja Divisi *International and Transaction Banking* berupa realisasi pendapatan atas target yang ditetapkan setiap tahunnya, yaitu berupa *fee based income* and *interest income* atas transaksi yang dikelola oleh Divisi *International and Transaction Banking*, meliputi:

a. *Trade Finance and Value Chain*
b. *Remittance and Cash Management*
c. *Financial Institution*

Realisasi pendapatan *International and Transaction Banking* dalam kurun waktu 5 (lima) tahun terakhir secara umum mengalami peningkatan seiring dengan berangsur pulihnya perekonomian pasca pandemi Covid-19.

c. The drinking water company (PAM) bill payment service can pay arrears and non-drinking water bills so as to accommodate the needs of customers of drinking water companies.

International and Transaction Banking Productivity

The performance of the International and Transaction Banking Division in the form of income realization on targets set each year, namely in the form of fee-based income and interest income on transactions managed by the International and Transaction Banking Division, includes:

a. Trade Finance and Value Chain
b. Remittance and Cash Management
c. Financial Institution

International and Transaction Banking revenue realization in the last 5 (five) years generally increased in line with the gradual recovery of the economy after the Covid-19 pandemic.

Tabel Produktivitas *International and Transaction Banking*
Table of International and Transaction Banking Productivity

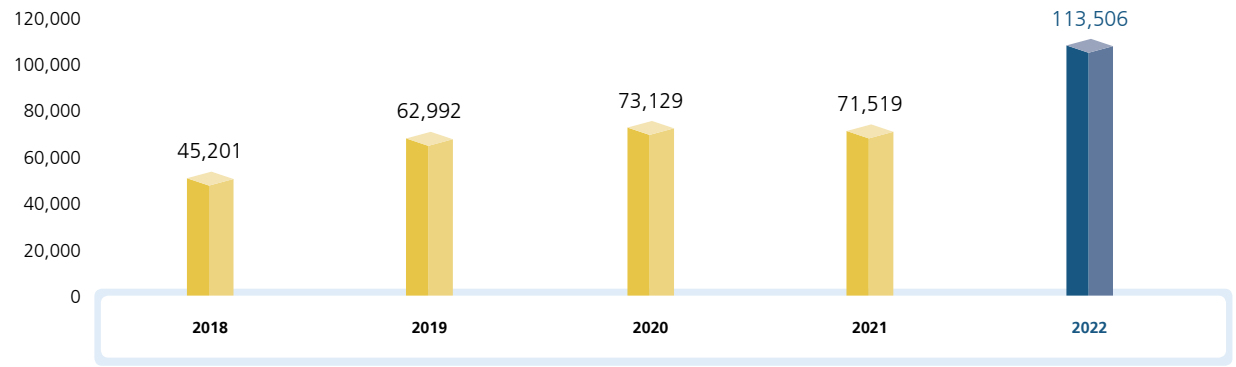
(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	2020	2019	2018	Pertumbuhan 2021-2022 2021-2022 Growth	
						(Rp)	(%)
Pendapatan *(feebased income dan interest Income)* Income (feebased income and interest Income)	113,506	71,519	73,129	62,992	45,201	41,987	58.71%
Volume transaksi *trade and loan* Trade and loan transaction volume	5,514,351	3,728,079	2,327,582	1,568,064	3,515,588	1,786,272	47.91%

Grafik Pendapatan *International and Transaction Banking*

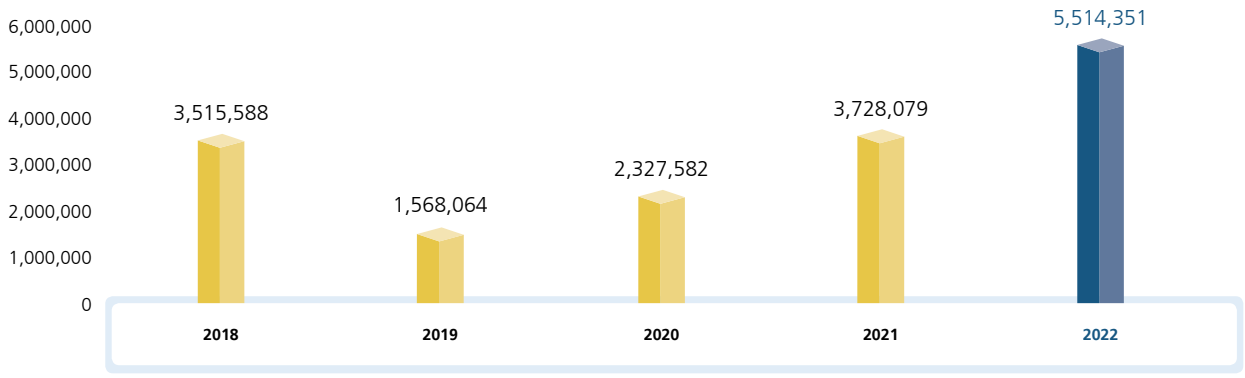
Graph of International and Transaction Banking Income

(dalam jutaan Rupiah / in IDR million)



Grafik Volume Transaksi *Trade and Loan*
Graph of Trade and Loan Transaction Volume

(dalam jutaan Rupiah / in IDR million)



Realisasi kinerja *International and Transaction Banking* secara keseluruhan pada tahun 2022 adalah Rp113,51 miliar yang terdiri dari *fee based income* sebesar Rp22,3 miliar dan *interest income* sebesar Rp91,2 miliar. Pendapatan tersebut naik sebesar 58,71% (Rp41,99 miliar) dari pendapatan tahun lalu periode 31 Desember 2021. Di sisi lain volume transaksi yang dikelola juga mengalami peningkatan sebesar 47,91% dari Rp3,73 triliun di tahun 2021 menjadi Rp5,51 triliun di tahun 2022.

Realization of International and Transaction Banking performance as a whole in 2022 was IDR113.51 billion consisting of fee-based income of IDR22.3 billion and interest income of IDR91.2 billion. This revenue increased by 58.71% (IDR41.99 billion) from last year's revenue for the period December 31, 2021. On the other hand, the volume of transactions managed also increased by 47.91% from IDR3.73 trillion in 2021 to IDR5.51 trillion in 2022.

Kinerja transaksi *financial institution* mengalami peningkatan sangat signifikan, hal ini ditunjukkan oleh perolehan pendapatan di tahun 2022 yang cukup signifikan. Pendapatan meningkat sebesar 94,98% secara yoy dari tahun 2021, perolehan pendapatan tahun 2022 ini merupakan perolehan pendapatan terbesar selama 5 (lima) tahun terakhir yaitu Rp57,8 miliar, yang didominasi oleh pendapatan dari produk *Term Loan* dan *Counterparty Bank Trade Financing* (CBTF)

The performance of bank transactions increased very significantly, this was indicated by the significant revenue earned in 2022. Revenue increased by 94.98% on a yoy basis from 2021, this 2022 revenue acquisition was the largest revenue acquisition for the last 5 (five) years, namely IDR57.8 billion, which was dominated by income from Term Loan and Counterparty Bank Trade Financing (CBTF) products.

Perkembangan transaksi bisnis *trade* semakin meningkat dan bervariasi, sehingga bank **bjb** harus terus melakukan pengembangan produk serta menggali potensi *value chain* dari nasabah eksisting maupun calon nasabah dengan melakukan *cross selling* berbagai produk yang dimiliki. Adapun kegiatan pemasaran lebih difokuskan pada sektor-sektor usaha yang mendukung program pemerintah dan pengembangan sektor rill, di antaranya sektor konstruksi, infrastruktur, *consumer goods,* sektor kesehatan.

The development of trade business transactions increased and varied, so bank **bjb** had to continue to develop products and explore the potential for cooperation with existing and prospective customers by cross-selling various products they have. Meanwhile, marketing activities were more focused on business sectors that supported government programs and the development of the real sector, including the construction, infrastructure, consumer goods and health sectors.

Melalui kegiatan pemasaran dan promosi yang efektif, pengembangan produk dan infrastruktur penunjang yang dilakukan secara berkelanjutan, pada tahun 2022 transaksi remitansi bank **bjb** membukukan *feebased income* sebesar ±Rp16,1 miliar atau naik 233,17% dari tahun 2021. Pencapaian *feebased income* transaksi remitansi diharapkan dapat menunjukkan perkembangan kinerja yang positif setiap tahunnya dan berkontribusi terhadap pencapaian *feebased income* bank **bjb**.

Through effective marketing and promotion activities, sustainable product development and supporting infrastructure, as well as the development of cooperation with remittance agents in Taiwan, in 2021 bank **bjb** remittance transactions recorded fee based income of ±IDR16.1 billion, up 233.17% from 2021. The achievement of fee based income on remittance transactions was expected to show positive performance developments every year and contribute to the achievement of bank **bjb** fee based income.

Kinerja realisasi pendapatan grup *cash management* pada tahun 2022 meliputi perolehan *fee based income* dari transaksi SKN dan RTGS melalui Aplikasi *Internet Banking Corporate* (IBC) dan *fee based income* dari transaksi *waterbill payment* yaitu Rp1,37 miliar mengalami peningkatan sebesar 11,5% dari tahun sebelumnya.

Nasabah yang aktif bertransaksi menggunakan Aplikasi *Internet Banking Corporate* (IBC) bank **bjb** tahun 2022 sebanyak 11.580 transaksi mengalami peningkatan sebesar 15,3% dari tahun sebelumnya. Transaksi *waterbill payment* yang dilakukan melalui *delivery channel* bank **bjb** tahun 2022 sebanyak 166.679 transaksi mengalami peningkatan sebesar 71,5% dari tahun sebelumnya.

Transaksi *education payment* (*host to host*) yang dilakukan melalui *delivery channel* bank **bjb** tahun 2022 sebanyak 183.459 transaksi mengalami penurunan sebesar 3,3% dari tahun sebelumnya diakibatkan beberapa Universitas telah melakukan migrasi sistem pembayaran menggunakan *Virtual Account* (VA). Transaksi *virtual account* bank **bjb** tahun 2022 sebanyak 212.522 transaksi mengalami peningkatan sebesar 285,3% dari tahun sebelumnya.

Faktor Pendukung dan Penghambat Bisnis *International and Transaction Banking*

Terdapat beberapa faktor pendukung dan penghambat bisnis atas produk dan jasa layanan yang dikelola Divisi *International and Transaction Banking*, antara lain:

1. **Faktor Pendukung**
   a. Untuk mendukung strategi dalam menghadapi semakin ketatnya tantangan dan persaingan produk yang menawarkan transaksi *trade finance* antar bank serta *loan* kepada bank maupun sekuritas, bank **bjb** terus berusaha meningkatkan pelayanan dan melakukan pengembangan produk yang mampu memenuhi ekspektasi *counterparty* dan membina hubungan baik dengan *counterparty* sehingga menghasilkan kerjasama transaksi dalam bebagai produk.
   b. Produk *trade finance and services* dapat diakses di seluruh cabang bank **bjb** (65 kantor cabang) yang tersebar di seluruh Indonesia dengan penanganan operasional transaksi secara sentralisasi (ISO 9001: 2015) dan produk serta layanan yang senantiasa *up to date* seiring perkembangan pasar serta kebutuhan nasabah dengan tarif yang kompetitif.
   c. Selama pandemi Covid-19 terdapat bisnis yang mengalami peningkatan salah satunya bisnis alat-alat pendukung kesehatan, tidak sedikit pelaku usaha alat-alat pendukung kesehatan yang melakukan ekspor keluar negeri sehingga terdapat peluang bisnis remitansi dari Indonesia ke luar negeri.
   d. Selain meningkatkan kiriman uang valuta asing dari dan/atau ke luar negeri, bank **bjb** meningkatkan kiriman uang secara domestik di antaranya untuk menyalurkan dana bantuan dan pencairan pemerintah, penyaluran dana BPJS dan sekolah, serta kiriman uang antar bank.

The actual performance of the cash management group's income in 2022 included obtaining fee-based income from SKN and RTGS transactions through the Internet Banking Corporate Application (IBC) and fee-based income from waterbill payment transactions of IDR1.37 billion, an increase of 11.5% from the previous year.

Customers who actively transacted using the bank **bjb** Internet Banking Application (IBC) in 2022 totaled 11,580 transactions, an increase of 15.3% from the previous year. Waterbill payment transactions made through the bank **bjb** delivery channel in 2022 totaled 166,679 transactions, an increase of 71.5% from the previous year.

Education payment transactions (host to host) made through the bank **bjb** delivery channel in 2022 totaling 183,459 transactions decreased by 3.3% from the previous year due to several Universities having migrated payment systems using Virtual Accounts (VA). bank **bjb** virtual account transactions in 2022 totaled 212,522 transactions, an increase of 285.3% from the previous year.

Supporting and Inhibiting Factors for International and Transaction Banking Business

There were several factors that support and hinder the business of products and services managed by the International and Transaction Banking Division, including:

1. **Supporting Factors**
   a. To support the strategy in facing increasingly fierce challenges and product competition that offers interbank trade finance transactions as well as loans to banks and securities, bank **bjb** continues to strive to improve services and develop products that are able to meet counterparty expectations and foster good relations with counterparties so as to result in transaction cooperation. in various products.
   b. Trade Finance and Services products can be accessed in all bank **bjb** branches (65 branch offices) spread throughout Indonesia with centralized handling of transaction operations (ISO 9001:2015) and products and services that are always up to date in line with market developments and customer needs at high rates. competitive ones.
   c. During the Covid-19 pandemic, there were businesses that experienced an increase, one of which was the health support equipment business, not a few business actors for health support equipment exported abroad so that there were business opportunities for remittances from Indonesia abroad.
   d. In addition to increasing foreign currency remittances from and/or abroad, bank **bjb** also increases domestic remittances, including channeling aid funds and government disbursements, distribution of BPJS and school funds, and interbank remittances.

e. Untuk mendukung strategi dalam menghadapi semakin ketatnya tantangan dan persaingan produk yang menawarkan produk dan layanan serupa, grup *cash management* terus berusaha meningkatkan pelayanan dengan melakukan pengembangan produk yang mampu memenuhi ekspektasi dan kebutuhan nasabah sehingga menghasilkan kerjasama transaksi dalam berbagai produk.
f. Edukasi dan sosialisasi kepada seluruh kantor cabang terus menerus dilakukan untuk menjadikan *talent/implementor* yang unggul sehingga dapat meningkatkan utilisasi dan implementasi produk dan layanan *cash management*.
g. Sinergitas antara bank **bjb** dengan Nasabah khususnya Pemerintah Daerah dalam menciptakan ekosistem keuangan. Sehingga mampu menghadirkan inovasi-inovasi baru dengan melakukan integrasi sistem bank **bjb** dengan sistem keuangan milik nasabah.

2. **Faktor Penghambat**
a. Kendala yang dihadapi selama tahun 2021 sampai dengan tahun 2022 adalah pandemi Covid-19. Salah satu kelompok yang terdampak pandemi global Covid-19 ini adalah Pekerja Migran Indonesia (PMI). PMI di beberapa negara terpaksa harus dipulangkan ke Indonesia, terdapat beberapa negara juga yang melarang PMI untuk keluar rumah serta dampak lain yang juga dirasakan oleh Pekerja Migran Indonesia khususnya mereka yang sedang menjalani masa pra penempatan (persiapan keberangkatan) adalah tertundanya keberangkatan pekerja migran Indonesia tersebut ke beberapa negara penempatan akibat kebijakan pengetatan lalu lintas keimigrasian di banyak negara. Hal tersebut mengakibatkan kiriman uang PMI dari luar negeri ke Indonesia semakin berkurang.
b. Selain itu pemberlakuan Pembatasan Sosial Berskala Besar (PSBB) atau saat ini menjadi Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) dari pemerintah yang mengharuskan beberapa jaringan kantor cabang harus dilakukan pembatasan operasional serta pemberlakuan *Work From Home* (WFH) merupakan salah satu penghambat bisnis perbankan salah satunya remitansi.
c. Belum pulihnya perekonomian akibat pandemi Covid-19 menyebabkan implementasi produk dan layanan *cash management* kepada nasabah pada tahun 2022 belum optimal dikarenakan beberapa Institusi masih menerapkan PPKM sehingga kantor cabang kesulitan untuk menggali potensi-potensi kerjasama lain khususnya produk dan layanan *cash management* secara langsung.
d. Cepatnya pergantian jabatan pimpinan maupun bendahara pada instansi nasabah mengakibatkan adanya kendala operasional dalam layanan *Internet Banking Corporate* (IBC) sehingga kantor cabang berkoordinasi dengan grup *cash management* berupaya untuk melakukan perubahan data dan melakukan *refreshment* produk kepada nasabah.

e. To support the strategy in facing increasingly intense challenges and product competition that offers similar products and services, the cash management group continued to strive to improve services by developing products that were able to meet customer expectations and needs resulting in collaborative transactions in various products.
f. Education and outreach to all branch offices was continuously carried out to develop superior talent/implementors so as to increase the utilization and implementation of cash management products and services.
g. Synergy between bank **bjb** and customers, especially local governments in creating a financial ecosystem to present new innovations by integrating the bank **bjb** system with the customer's financial system.

2. **Inhibiting Factor**
a. The obstacle faced from 2021 to 2022 was the Covid-19 pandemic. One of the groups affected by the global Covid-19 pandemic was Indonesian Migrant Workers. Indonesian Migrant Workers in several countries were forced to return to Indonesia; there were several countries that also prohibited Indonesian Migrant Workers from leaving the house. Another impact also felt by Indonesian Migrant Workers, especially those who were undergoing the pre-departure (departure preparation) period, was the delay in the departure of these Indonesian Migrant Workers to several placement countries due to tightening immigration traffic policies in many countries. This resulted in a decrease in Indonesian Migrant Worker's remittances from abroad to Indonesia.
b. In addition, the implementation of Large-Scale Social Restrictions (PSBB) or currently the Implementation of Community Activity Restrictions (PPKM) from the government which required several branch office networks to be subject to operational restrictions and the implementation of Work From Home (WFH) was one of the obstacles to the banking business, one of which was remittances..
c. The economy had not recovered due to the Covid-19 pandemic, causing the implementation of cash management products and services to customers in 2022 to be not optimal because several institutions still implemented Restriction on Community Activities, making it difficult for branch offices to explore other collaboration potentials, especially cash management products and services directly.
d. The rapid change of leadership and treasurer positions at customer agencies resulted in operational constraints in Corporate Internet Banking (IBC) services so that branch offices in coordination with the cash management group attempted to make changes to data and carry out product refreshments for customers.

Pengembangan Produk dan Layanan *International and Transaction Banking*

Dengan semakin bertambahnya persaingan produk dan layanan perbankan khususnya pada transaksi *International Banking*, telah dilakukan pengembangan produk dan peningkatan layanan yang mampu memenuhi ekspektasi nasabah bank **bjb**.

1. Mengembangkan produk dan layanan untuk meningkatkan kerja sama transaksi kepada pihak *counterparty*, baik itu kepada lembaga keuangan bank berupa produk *term loan* ataupun kepada lembaga keuangan non bank berupa produk *money market* dan surat referensi untuk perusahaan sekuritas.
2. Mengembangkan aplikasi kiriman uang BI-FAST yaitu infrastruktur pembayaran Bank Indonesia untuk memfasilitasi pembayaran *retail* yang dapat di akses setiap saat (24x7). Pengembangan dilakukan pada jaringan kantor dan aplikasi **bjb** *mobile banking*.
3. Menjadi bank *sponsor* BI-FAST untuk Bank Peserta Tidak Langsung (PTL), adapun Bank Peserta Tidak Langsung (PTL) yang telah bekerjasama dengan bank **bjb** yaitu:
   a. bank **bjb** Syariah
   b. Bank Bengkulu
   c. Bank Sultra
   d. Bank Jambi
   e. Bank Jambi UUS
4. Pengembangan *channel switching* dari rintis ke bersama pada apliaksi **bjb** *quickcash* untuk mengakomodir transaksi kiriman uang yang dilakukan oleh bank **bjb** dan/atau *remittance agent* baik di dalam maupun di luar negeri.
5. Optimalisasi fitur *bulk payment* layanan *firecash* di beberapa jaringan kantor bank **bjb** yang potensial.
6. Mengembangkan Aplikasi *Internet Banking Corporate* (IBC) yang terintegrasi secara *host to host* dengan sistem keuangan milik Pemerintah Daerah.
7. Mengembangkan layanan **bjb** *Virtual Account* (VA) yang terintegrasi secara *host to host* dengan sistem perpajakan dan retribusi milik Pemerintah Daerah dan sistem tagihan lain yang dimiliki oleh perusahaan swasta lainnya.
8. Mengembangkan layanan pembayaran tagihan Perusahaan Air Minum (PAM) untuk mengakomodir pembayaran tunggakan/denda dan non tagihan air minum.

Rencana dan Strategi *International and Transaction Banking* Tahun 2022

Divisi *International and Transaction Banking* dalam pencapaian peningkatan target pendapatan akan menerapkan rencana dan strategi sebagai berikut:

1. *Financial Institution*
   a. Membuat dan melakukan *review credit line* dan *monitoring credit line* untuk mendukung bisnis bank.
   b. Memperluas dan mengembangkan kerjasama dengan *counterparty bank* melalui berbagai produk transaksi antar bank yang tidak terbatas pada UPAS/UPAU, *banker acceptance*, BG *under counter guarantee, risk participation, forfaiting* dan *term loan.*

Development of International and Transaction Banking Products and Services Development

With the increasing competition in banking products and services, especially in International Banking transactions, several product developments and service improvements were carried out to meet the expectations of bank **bjb** customers, including:

1. Developing products and services to improve transaction cooperation with counterparties, whether to Bank Financial Institutions in the form of Term Loan products or to Non-Bank Financial Institutions in the form of Money Market products and reference letters for securities companies.
2. Developing the BI-FAST remittance application, namely Bank Indonesia's payment infrastructure to facilitate retail payments that can be accessed at any time (24x7). Development is carried out on the office network and the **bjb** mobile banking application.
3. Becoming a BI-FAST sponsor bank for Indirect Participating Banks (PTL), as for Indirect Participating Banks (PTL) that have collaborated with bank **bjb**, namely:
   a. bank **bjb** Sharia
   b. Bank Bengkulu
   c. Bank Sultra
   d. Bank Jambi
   e. Bank Jambi UUS
4. Development of channel switching from pilot to joint in the **bjb** quickcash application to accommodate money transfer transactions carried out by bank **bjb** and/or remittance agents both at home and abroad.
5. Optimization of the firecash service bulk payment feature in several potential bank **bjb** office networks.
6. Developing Internet Banking Corporate (IBC) applications that are integrated host to host with the regional government's financial system.
7. Developing **bjb** Virtual Account (VA) services that are integrated host to host with local government tax and retribution systems and other billing systems owned by other private companies.
8. Developing drinking water company (PAM) bill payment services to accommodate arrears/fines and non-drinking water bill payments.

International and Transaction Banking Plan and Strategy in 2022

The International and Transaction Banking Division in achieving increased revenue targets will implement the following plans and strategies:

1. Financial Institution
   a. Creating and conducting a credit line review and credit line monitoring to support the bank's business.
   b. Expanding and developing cooperation with counterparty banks through various interbank transaction products that are not limited to UPAS/UPAU, Banker Acceptance, BG under Counter Guarantee, Risk Participation, Forfaiting and Term Loan.

c. Memperluas dan mengembangkan kerjasama dengan *counterparty non bank* melalui produk mm sekuritas dan garansi bank.
d. Menjalin dan mengembangkan kerjasama dengan *counterparty* lembaga keuangan non bank (*asset management* dan sekuritas) melalui pemberian *credit line* untuk mendukung bisnis bank.
e. Menggali potensi bisnis yang dapat dikembangkan kerjasama dengan *counterparty bank* dan non bank yang sesuai dengan kebutuhan dari bank **bjb**.

2. *Trade Finance and Value Chain*
   a. Optimalisasi potesi peningkatan transaksi *trade finance* melalui kerjasama sinergi perbankan.
   b. Pembentukan *trade ecosystem*, melalui optimalisasi pemasaran terhadap *database supplier/buyer* dari nasabah eksisting dalam rangka optimalisasi potensi *value chain* di bank **bjb**.
   c. Melakukan kolaborasi dalam optimalisasi *product holding* untuk menangkap peluang memasarkan produk *Trade Finance and Services* (TFS).
   d. Peningkatan pengetahuan *account officer* dan manager komersial atas produk *trade* dan *structuring* NCL melalui pengembangan pendidikan dan pelatihan secara berkelanjutan.
   e. Optimalisasi fungsi *advisory* terhadap nasabah eksisting sebagai *value added* layanan TFS bank **bjb**.
3. *Remittance*
   Sejalan dengan Arahan Strategi Direksi Tahunan Tahun 2023 yaitu mengoptimalkan peran teknologi dalam mengakselerasikan transformasi *digital* untuk mendukung bisnis dan peningkatan pendapatan dan efisiensi biaya, maka bank **bjb** menetapkan strategi untuk meningkatkan *fee based income* melalui pengembangan aplikasi dan percepatan proses operasional. Untuk mendukung hal tersebut di atas, berikut rencana dan strategi yang rencananya akan dilaksanakan:
   a. Kerjasama remitansi dengan Bank BRI melalui mekanisme *sharing* API untuk mengakomodir transaksi penerimaan uang dari luar negeri (negara koridor Pekerja Migran Indonesia) langsung ke rekening bank **bjb** secara *realtime*.
   b. Pengembangan BI-FAST Fase 1 Tahap 2
   c. Layanan *Bulk Credit*
   d. Layanan *Request for Payment*
   e. Layanan *Direct Debit*
   f. Pengembangan SWIFT GO, fitur *cross border transaction* (*outgoing and Incoming*) layanan SWIFT untuk mengakomodir transaksi *Low Value Payment* (LVP) yaitu transaksi di bawah USD10.000.
   g. Pengembangan *transfer valas transaction system* untuk otomatisasi layanan *transfer* valas yang rencananya akan dikembangkan di jaringan kantor, **bjb** *mobile banking* dan *Internet Banking Corporate* (IBC)
4. *Cash Management*
   a. Pengembangan penambahan fitur *transfer* antar bank (*domestic transfer*) menggunakan BI Fast pada Aplikasi *Internet Banking Corporate* (IBC)

c. Expanding and developing cooperation with non-bank counterparties through MM Sekuritas and Bank Guarantee products.
d. Establishing and developing cooperation with counterparties of non-bank financial institutions (asset management and securities) through the provision of credit lines to support the bank's business.
e. Exploring business potentials that can be developed in cooperation with bank and non-bank counterparties in accordance with the needs of bank **bjb**

2. Trade Finance and Value Chain
   a. Optimizing the potential for increasing trade finance transactions through banking synergy cooperation
   b. Establishment of a trade ecosystem, through marketing optimization of the supplier/buyer database from existing customers in the context of optimizing the trade ecosystem at bank **bjb**.
   c. Collaborating in optimizing product holding to seize opportunities to market Trade Finance and Services (TFS) products.
   d. Increasing knowledge of Account Officers and Commercial Managers on structuring NCL through the development of education and training in a sustainable manner.
   e. Optimizing the advisory function for existing customers as value added bank **bjb** TFS services.
3. Remittance
   In line with the Directors' Annual 2023 Strategic Direction, namely optimizing the role of technology in accelerating digital transformation to support business and Increasing Revenue and Cost Efficiency, bank **bjb** established a strategy to increase fee-based income through application development and acceleration of operational processes. To support the above, The following plans and strategies are planned to be implemented:
   a. Remittance collaboration with Bank BRI through an API sharing mechanism to accommodate transactions receiving money from abroad (Indonesian Migrant Worker corridor countries) directly to bank **bjb** accounts in real time.
   b. Development of BI-FAST Phase 1 Phase 2
   c. Bulk Credit Service
   d. Request for Payment Service
   e. Direct Debit Service
   f. Development of SWIFT GO, a cross border transaction (outgoing and incoming) feature for SWIFT services to accommodate Low Value Payment (LVP) transactions, namely transactions under USD10,000.
   g. Development of a foreign currency transfer transaction system to automate foreign currency transfer services which are planned to be developed in office networks, **bjb** mobile banking and Corporate Internet Banking (IBC)
4. Cash Management
   a. Development of additional features for interbank transfers (domestic transfers) using BI Fast on the Corporate Internet Banking (IBC) Application

b. Pengembangan pembayaran lebih dari 4 (empat) bulan pada layanan **bjb** *waterbill payment.*
c. Kerjasama layanan **bjb** *waterbill payment* dengan pihak ketiga (*aggregator*) untuk perusahaan air minum di luar wilayah kerja bank **bjb**.
d. Mengembangkan layanan **bjb** *Virtual Account* (VA) dengan konsep BI-SNAP dari Bank Indonesia, sehingga layanan *Virtual Account* bank **bjb** dapat diintegrasikan dengan *e-commerce* atau *market place.*
e. Melakukan *refreshment* produk *cash management* kepada kantor wilayah dan kantor cabang yang masih rendah dalam implementasi dan utilisasi produk dan layanan *cash management.*

TREASURY

Penjelasan *Treasury*

Produk *Treasury* di tahun 2022 yang menjadi andalan Bisnis *Treasury* adalah sebagai berikut:

1. **bjb *Foreign Exchange***
   bank **bjb** melayani transaksi valuta asing nasabah, baik perorangan maupun non perorangan, yang memiliki kebutuhan akan transaksi jual beli valuta asing. Produk **bjb** *Foreign Exchange* dapat ditransaksikan di Kantor Cabang Devisa bank **bjb**. Produk yang ditawarkan adalah transaksi jual beli valuta asing tunai (*banknotes*) dan non tunai (*telegraphic transfer*). Khusus untuk non tunai, bank **bjb** melayani transaksi valuta asing dengan valuta *Today* (TOD), *Tomorrow* (TOM), SPOT, *Forward* (FWD), dan produk derivatif lainnya.
2. **bjb Obligasi Ritel**
   bank **bjb** memiliki produk pilihan investasi untuk nasabah dengan menjual produk obligasi kepada nasabah ritel. Produk obligasi dapat ditransaksikan oleh nasabah ritel melalui Kantor Cabang bank **bjb** dan *Outlet* **bjb** Prioritas. Adapun Jenis obligasi yang dapat ditransaksikan di bank **bjb** adalah SBN Ritel di pasar perdana serta SBN, SBSN, dan Obligasi Korporasi di pasar sekunder. Nasabah dapat melakukan transaksi obligasi dengan nominal transaksi yang terjangkau dan harga yang kompetitif.

Perkembangan Bisnis *Treasury* Tahun 2022

Bisnis *Treasury* menjadi salah satu pilar pertumbuhan laba bank **bjb** dengan didukung tenaga profesional dan handal. bank **bjb** senantiasa terus mengembangkan dan meningkatkan aktivitas Bisnis *Treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan laba bank.

Perekonomian global 2022 mengalami perlambatan dan diliputi ketidakpastian, yang disebabkan oleh tekanan inflasi yang tinggi, respon pengetatan kebijakan moneter, kebijakan pengendalian Covid-19 di China, serta tensi geopolitik Rusia dan Ukraina. Krisis geopolitik memberikan dampak yang signifikan pada rantai pasokan komoditas global dan menyebabkan kenaikan harga komoditas. Pada kuartal pertama 2022 inflasi didorong karena

b. Payment development for more than 4 (four) months on the **bjb** waterbill payment service.
c. Cooperation of **bjb** waterbill payment services with third parties (aggregators) for drinking water companies outside the working area of bank **bjb**.
d. Develop **bjb** Virtual Account (VA) services with the BI-SNAP concept from Bank Indonesia, so that bank **bjb** Virtual Account services can be integrated with e-commerce or market places.
e. Refreshment of cash management products for regional offices and branch offices which are still low in implementation and utilization of cash management products and services.

TREASURY

Treasury Explanation

Treasury products in 2022 which are the mainstay of the Treasury business are as follows:

1. **bjb Foreign Exchange**
   bank **bjb** serves foreign exchange transactions for customers, both individuals and non-individuals, who have a need for buying and selling foreign exchange transactions. **bjb** Foreign Exchange products can be transacted at bank **bjb** Foreign Exchange Branch Offices. The products offered are buying and selling foreign currencies in cash (banknotes) and non-cash (telegraphic transfers). Specifically for non-cash, bank **bjb** serves foreign exchange transactions with currencies Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), and other derivative products.
2. **bjb Ritail Bonds**
   bank **bjb** has a choice of investment products for customers by selling bond products to retail customers. Bond products can be transacted by retail customers through bank **bjb** Branch Offices and **bjb** Prioritas Outlets. The types of bonds that can be transacted at bank **bjb** are Retail SBN in the Primary Market and SBN, SBSN, and Corporate Bonds in the Secondary Market. Customers can make bond transactions with a minimum transaction volume that is affordable and at competitive prices.

Treasury Business Development In 2022

The Treasury business is one of the pillars of bank **bjb** profit growth supported by professional and reliable staff. bank **bjb** continues to develop and improve Treasury Business activities in order to optimize liquidity and increase bank profit.

The global economy in 2022 experienced a slowdown and was filled with uncertainty, which was caused by high inflationary pressures, monetary policy tightening responses, Covid-19 control policies in China, and geopolitical tensions in Russia and Ukraine. The geopolitical crisis had a significant impact on the global commodity supply chain and caused an increase in commodity prices. In the first quarter of 2022 inflation was driven by stronger

menguatnya permintaan seiring pertumbuhan upah dan semakin naiknya harga komoditas di sektor energi dan pangan. Terjadinya kenaikan permintaan yang disebabkan oleh naiknya tingkat tenaga kerja merupakan suatu kondisi yang diusahakan oleh berbagai pihak, baik Pemerintah maupun Bank Sentral.

Kenaikan inflasi yang cukup cepat dari perkiraan direspon dengan pengetatan kebijakan moneter secara agresif oleh beberapa negara. *The Federal Reserve* (the Fed), *European Central Bank* (ECB), dan *Bank of England* (BoE) berupaya meredam tingginya tekanan inflasi dengan menaikkan suku bunga kebijakan dengan besaran yang lebih tinggi dari perkiraan. Sejak awal tahun sampai dengan Desember 2022, The Fed telah menaikkan suku bunga kebijakan sebanyak 425 bps menjadi 4,25%-4,50%, ECB sebesar 250 bps menjadi 2,50%, dan BoE sebesar 350 bps menjadi 3,50%. Respon moneter yang agresif menyebabkan ketatnya pasar keuangan global dan mendorong penguatan mata uang dolar AS, sehingga berdampak pada penurunan aliran modal asing ke negara berkembang.

Indonesia memasuki kuartal pertama 2022 dengan optimisme yang lebih baik, masyarakat telah dapat mengatasi gelombang Covid-19 dengan tingkat vaksinasi yang tinggi dan kesadaran masyarakat terhadap protokol kesehatan. Namun kenaikan suku bunga agresif The Fed yang dimulai pada bulan Maret 2022, peluang The Fed menaikkan suku bunga acuan 6 (enam)-7 (tujuh) kali tahun 2022, kondisi kekhawatiran ekonomi global serta kenaikan inflasi yang cukup cepat di beberapa negara maju tentu mempengaruhi perekonomian Indonesia.

Tahun 2022 Indonesia juga mengalami tekanan inflasi yang cukup kuat, terjadi kenaikan dari rata–rata inflasi 3,8% dikuartal dua menjadi rata–rata inflasi 5,2% dikuartal tiga. Hal tersebut disebabkan oleh penyesuaian harga Bahan Bakar Minyak (BBM) yang dilakukan Pemerintah karena beban anggaran yang terus meningkat. Penyesuaian tersebut dapat diterima oleh pelaku pasar secara keseluruhan karena Pemerintah mengalihfungsikan dana subsidi ke masyarakat yang lebih membutuhkan dibandingkan sebelumnya kepada masyarakat umum yang tidak tepat sasaran.

Pada tahun 2022 Bank Indonesia telah menaikkan suku bunga kebijakan *BI 7-Day Reverse Repo Rate* (BI7DRR) sebanyak 200 bps yaitu sebesar 75 bps pada kuartal ketiga dan sebesar 125 bps pada kuartal keempat, sehingga *BI 7-Day Reverse Repo Rate* (BI7DRR) pada posisi akhir tahun 2022 adalah sebesar 5,5%. Keputusan kenaikan suku bunga tersebut sebagai langkah *front loaded, pre-emptive*, dan *forward looking* untuk menurunkan ekspektasi inflasi yang terlalu tinggi (*overshooting*) dan memastikan inflasi inti ke depan kembali ke dalam sasaran 3,0±1%, serta memperkuat kebijakan stabilisasi nilai tukar rupiah agar sejalan dengan nilai fundamentalnya akibat semakin kuatnya mata uang dolar AS dan tingginya ketidakpastian pasar keuangan global di

demand along with wage growth and rising commodity prices in the energy and food sectors. The occurrence of an increase in demand caused by an increase in the level of labor was a condition that is sought by various parties, both the Government and the Central Bank.

The increase in inflation which was quite faster than expected was responded by aggressive monetary policy tightening by several countries. The Federal Reserve (the Fed), the European Central Bank (ECB), and the Bank of England (BoE) were trying to reduce high inflationary pressures by raising policy interest rates with a higher amount than expected. Since the beginning of the year until December 2022, the Fed had raised its policy rate by 425 bps to 4.25%-4.50%, the ECB by 250 bps to 2.50%, and the BoE by 350 bps to 3.50%. The aggressive monetary response caused tightness in global financial markets and encouraged the strengthening of the US dollar, thus reducing the flow of foreign capital to developing countries.

Indonesia entered the first quarter of 2022 with greater optimism, the public was able to overcome the Covid-19 wave with a high vaccination rate and public awareness of health protocols. However, the Fed's aggressive interest rate hiked that began in March 2022, the opportunity for the Fed to raise benchmark interest rates 6 (six)-7 (seven) times in 2022, the condition of global economic concerns and the fairly rapid increase in inflation in several developed countries certainly affected the Indonesian economy.

In 2022 Indonesia also experienced quite strong inflationary pressures, an increase from an average inflation of 3.8% in the second quarter to an average inflation of 5.2% in the third quarter. This was due to adjustments to the price of fuel oil (BBM) by the Government due to the ever-increasing budget burden. This adjustment could be accepted by market players as a whole because the Government has transferred subsidy funds to people who needed it more than before to the general public who were not on target.

In 2022 Bank Indonesia raised the BI 7-Day Reverse Repo Rate (BI7DRR) policy rate by 200 bps, namely 75 bps in the third quarter and 125 bps in the fourth quarter, so that the BI 7-Day Reverse Repo Rate (BI7DRR) in position at the end of 2022 was 5.5%. The decision to increase interest rates was a front-loaded, pre-emptive and forward-looking step to reduce overshooting inflation expectations and ensure that future core inflation returned to within the target of 3.0 ± 1%, as well as strengthen exchange rate stabilization policies. Rupiah to be in line with its fundamental value due to the strengthening of the US dollar and high uncertainty in global financial markets amid increasing demand for the domestic economy which remained strong. Throughout 2022 the Rupiah

tengah peningkatan permintaan ekonomi domestik yang tetap kuat. Sepanjang tahun 2022 nilai tukar rupiah bergerak pada kisaran Rp14.200-15.800 dan imbal hasil surat berharga 10Y (seri *benchmark*) untuk surat berharga pemerintah pada akhir tahun 2022 ditutup pada level 6,915%.

exchange rate moved in the range of IDR14,200-15,800 and the 10Y yield (benchmark series) for government securities at the end of 2022 closed at 6.915%.

Sepanjang tahun 2022 Divisi *Treasury* mampu membukukan pendapatan total sebesar Rp1,645 triliun (per Desember 2022) yang diperoleh dari transaksi jual beli valas, surat berharga, penempatan dana pada instrumen pasar uang serta aktivitas kustodi dan wali amanat. Divisi *Treasury* juga terus meningkatkan aktivitas *sales* khususnya untuk nasabah ritel baik transaksi *forex* maupun surat berharga dengan memperbanyak *customer based*, memberikan harga yang kompetitif serta terus mengembangkan sistem **bjb** *Treasury Interactive Pricing* (**bjb** TIP) yang merupakan *electronic trading system* yang mempermudah transaksi *Treasury* untuk nasabah di kantor cabang bank **bjb**.

Throughout 2022 the Treasury Division was able to record a total revenue of IDR1.645 trillion (as of December 2022) obtained from buying and selling foreign exchange transactions, securities, placement of funds in money market instruments as well as custodial and trustee activities. The Treasury Division also continued to increase sales activities, especially for retail customers, both forex and securities transactions by increasing customer base, providing competitive prices and continuing to develop the **bjb** Treasury Interactive Pricing (**bjb** TIP) system, which was an electronic trading system that facilitated Treasury transactions for customers in bank **bjb** branch office

Produktivitas *Treasury*

Uraian produktivitas *Treasury* meliputi transaksi *money market*, *fixed income* dan *forex* yang disajikan sebagai berikut.

Treasury Productivity

Treasury productivity descriptions include money market, fixed income and forex transactions which are presented as follows.

Transaksi *Money Market*

Salah satu aktivitas Divisi *Treasury* merupakan pengelolaan dan optimalisasi ekses likuiditas melalui transaksi pasar uang (*money market*). Sepanjang tahun 2022 pendapatan yang diperoleh melalui transaksi *money market* adalah sebesar Rp405,52 miliar.

Money Market Transaction

One of the activities of the Treasury Division is the management and optimization of excess liquidity through money market transactions. Throughout 2022, revenue obtained through money market transactions amounted to IDR405.52 billion.

Aktivitas *money market* yang dilakukan antara lain penempatan melalui instrumen moneter Bank Indonesia dan penempatan antar bank untuk optimalisasi likuiditas. Saat ini bank **bjb** merupakan salah satu bank kontributor *Jakarta Interbank Offered Rate* (JIBOR) yang ditunjuk Bank Indonesia untuk memberikan kuotasi suku bunga penawaran transaksi pasar uang antar bank di Indonesia. bank **bjb** sebagai kontributor JIBOR senantiasa mendukung terciptanya suku bunga acuan pasar uang yang kredibel dan dapat mendorong perkembangan transaksi pasar uang khususnya transaksi antar bank.

Money market activities include placements through Bank Indonesia monetary instruments, interbank placements and optimization through gapping. bank **bjb** is currently one of the contributors to the JIBOR (Jakarta Interbank Offered Rate) appointed by Bank Indonesia to provide interest rates on interbank money market transaction offerings in Indonesia. Company as a contributor to JIBOR always supports the creation of credible and money market benchmark interest rates the development of interbank money market transactions.

Sejalan dengan program Bank Indonesia dalam rangka pendalaman transaksi pasar uang, bank **bjb** juga aktif dalam melakukan transaksi repo dan *reverse repo* antar bank, mengingat transaksi *repo* merupakan alternatif pendanaan yang memiliki risiko lebih rendah karena bersifat "*collateralized*".

In line with Bank Indonesia's program in the context of deepening money market transactions, bank **bjb** is also active in conducting inter-bank repo and reverse repo transactions, considering that repo transactions are a funding alternative that has a lower risk because they are "collateralized".

Tabel Transaksi Money Market
Table of Money Market Transaction

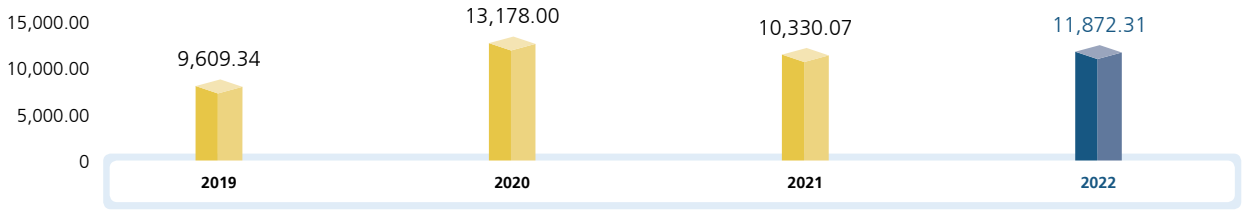
(dalam miliar Rupiah)
(in IDR billion)

Uraian Description	2022	2021	Pertumbuhan Growth	
	(Rp)	(Rp)	(Rp)	(%)
Money Market	11,872.31	10,330.67	1,541.64	14.92%

Grafik Portofolio *Gapping Money Market Divisi Treasury*

Graph of Treasury Division's Gapping Money Market Portfolio

(dalam miliar rupiah / in IDR billion)



Posisi *outstanding money market* per akhir tahun 2022 mengalami peningkatan dibandingkan dengan tahun sebelumnya seiring dengan tingginya kondisi likuiditas bank **bjb** menjelang akhir tahun. *Outstanding money market* tahun 2022 mencapai Rp11,87 triliun, meningkat 14,92% dibandingkan dengan tahun 2021 yang sebesar Rp10,33 triliun. Untuk kondisi likuiditas perbankan sendiri secara keseluruhan sepanjang tahun 2022 cukup likuid, dan pengelolaan likuditas perbankan secara umum masih melakukan penempatan pada instrument jangka pendek seperti penempatan pada Operasi Pasar Terbuka Bank Indonesia maupun transaksi *Interbank Call Money* (ICM).

The outstanding money market position at the end of 2022 increased compared to the previous year in line with the high liquidity conditions of bank **bjb** towards the end of the year. The outstanding money market in 2022 reached IDR11.87 trillion, an increase of 14.92% compared to 2021 which reached IDR10.33 trillion. As for the condition of banking liquidity as a whole throughout 2022, it was quite liquid, and banking liquidity management in general was still making placements in short-term instruments such as placements in Bank Indonesia Open Market Operations and Interbank Call Money (ICM) transactions.

Transaksi *Fixed Income*

Pada tahun 2022, kondisi pasar surat berharga Indonesia cenderung tertekan apabila dibandingkan dengan tahun 2021. Posisi *yield* obligasi pemerintah 10Y awal tahun 2022 berada pada level 6,40%, jauh lebih tinggi apabila dibandingkan dengan posisi awal tahun 2021 yang berada pada level 5,89%.

Dampak dari pandemi Covid-19 dan kenaikan tingkat suku bunga acuan Bank Indonesia (*BI 7 Day Reverse Repo Rate*) sepanjang tahun 2022 dari 3,50% pada bulan Januari menjadi 5,5% pada bulan Desember menjadi faktor penyebab melemahnya pasar obligasi di Indonesia. Selain dari pada itu, krisis geopolitik Rusia-Ukraina juga membuat para pelaku pasar mengambil sikap *risk off* dan cenderung memilih aset *safe haven.* Hal ini dibuktikan dengan sepanjang tahun 2022 investor asing mencatatkan penjualan obligasi sebesar Rp128,66 triliun, kepemilikan asing terhadap obligasi Indonesia pernah mencapai titik terendahnya di 13,9%.

Pada akhir kuartal IV pasar obligasi Indonesia bergerak bervariasi, *yield* obligasi 10Y (seri *benchmark*) ditutup pada level 6,91%. Pernyataan *The Fed* diawal pekan Bulan Desember untuk melonggarkan kebijakan kenaikan tingkat suku bunga dan menurunnya tingkat inflasi AS ke level 7,1% memberikan dampak positif pada pergerakan pasar. Kenaikan suku bunga *The Fed* dan suku bunga acuan Bank Indonesia yang sesuai dengan ekspektasi pun direspon positif oleh pelaku pasar. Direktorat Jenderal Pengelolaan Pembiayaan dan Risiko (DJPPR) Kementerian Keuangan RI mencatatkan adanya *capital inflow* sebesar hampir Rp50 triliun di pasar SBN dibandingkan tanggal 31 Oktober 2022, dan diperkirakan masih akan terus bertambah mengingat kenaikan suku bunga bank-bank sentral dunia sudah mulai melandai.

Fixed Income Transaction

In 2022, the condition of the Indonesian securities market was likely to be depressed when compared to 2021. The yield position for the 10Y government bonds in early 2022 was at the level of 6.40%, much higher when compared to the initial position in 2021 which was at the level of 5.89 %.

The impact of the Covid-19 pandemic and the increase in Bank Indonesia's benchmark interest rate (BI 7 Day Reverse Repo Rate) throughout 2022 from 3.50% in January to 5.5% in December were factors causing the weakening of the bond market in Indonesia. Apart from that, the Russia-Ukraine geopolitical crisis also made market players take a risk-off attitude and tend to choose safe haven assets. This was evidenced by the fact that throughout 2022 foreign investors recorded bond sales of IDR128.66 trillion, foreign ownership of Indonesian bonds reached its lowest point at 13.9%.

At the end of the fourth quarter, the Indonesian bond market moved mixed, the 10Y bond yielded (benchmark series) closed at 6.91%. The Fed's statement at the beginning of the week in December to ease its policy of raising interest rates and reducing the US inflation rate to a level of 7.1% had a positive impact on market movements. The increase in The Fed's interest rate and Bank Indonesia's benchmark interest rate which were in line with expectations also received a positive response from market players. The Directorate General of Financing and Risk Management (DJPPR) of the Ministry of Finance of the Republic of Indonesia recorded a capital inflow of nearly IDR50 trillion in the SBN market compared to October 31, 2022, and it was estimated that this continued to increase considering that the increase in interest rates for world central banks began to slow down.

Pengelolaan likuiditas dan optimalisasi pendapatan melalui instrumen *fixed income* dilakukan dengan penempatan dana pada surat berharga, baik obligasi pemerintah maupun obligasi korporasi di pasar perdana dan pasar sekunder serta melakukan *trading* (jual/beli) surat berharga. Selain pada obligasi, penempatan dana juga dilakukan pada instrumen reksa dana, baik reksa dana pasar uang, reksa dana pendapatan tetap, reksa dana terproteksi dan reksa dana syariah penyertaan terbatas. Total pendapatan yang diperoleh dari transaksi *fixed income* sepanjang tahun 2022 mencapai Rp1,20 triliun (per Desember 2022).

Liquidity management and revenue optimization through fixed income instruments were carried out by placing funds in securities, both government bonds and corporate bonds in the primary and secondary markets as well as trading (buy/sell) securities. In addition to bonds, fund placements were also made in mutual fund instruments, both money market mutual funds, fixed income mutual funds, protected mutual funds and limited investment Sharia mutual funds. The total income obtained from fixed income transactions throughout 2022 reached IDR1.20 trillion (as of December 2022).

Transaksi surat berharga telah aktif dilakukan untuk pemasaran SBN Ritel di pasar perdana sebagai Sub Mitra Distribusi SBN Ritel dan transaksi surat berharga di pasar sekunder, dengan pencapaian *volume* selama tahun 2022 sebesar Rp1,11 triliun dan membukukan keuntungan sebesar Rp3,38 miliar.

Securities transactions had been actively carried out for retail SBN marketing on the primary market as Retail SBN Distribution Sub Partners and securities transactions on the secondary market, with a volume achievement of IDR1.11 trillion in 2022 and a profit of IDR3.38 billion.

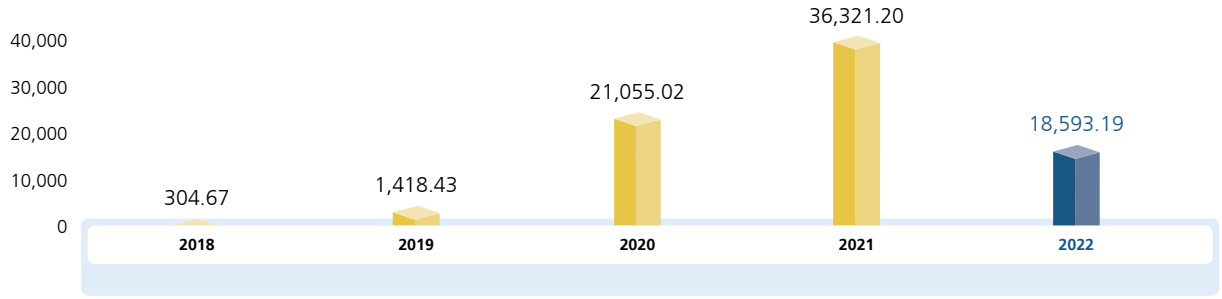
Tabel Transaksi *Fixed Income*
Table of Fixed Income Transaction

(dalam miliar rupiah)
(in IDR billion)

Uraian Description	2022	2021	Pertumbuhan Growth	
	(Rp)	(Rp)	(Rp)	(%)
Fixed Income	18,593.19	36,321.20	(17,728.01)	(48.81%)

Grafik Portofolio *Trading Fixed Income Divisi Treasury*
Graph of Treasury Division Trading Fixed Income Portfolio

(dalam miliar rupiah / in IDR billion)



Volume transaksi *trading fixed income* sepanjang tahun 2022 mengalami penurunan yang cukup signifikan apabila dibandingkan dengan tahun 2021. Volume transaksi *trading fixed income* tahun 2022 sebesar Rp18,60 triliun, menurun 48,81% dibandingkan tahun 2021 yang sebesar Rp36,32 triliun. Hal ini disebabkan adanya kenaikan suku bunga *The Fed* yang agresif dan diikuti kenaikan *BI 7 Day Reverse Repo Rate* sehingga berdampak pada tertekannya pasar keuangan surat berharga.

The volume of fixed income trading transactions throughout 2022 decreased significantly when compared to 2021. The volume of fixed income trading transactions in 2022 was IDR18.60 trillion, a decrease of 48.81% compared to 2021 which reached IDR36.32 trillion. This was due to an aggressive increase in the Fed's interest rate followed by an increase in the BI 7 Day Reverse Repo Rate, which put pressure on the securities financial market.

Transaksi *Foreign Exchange*

Upaya terus meningkatkan aktivitas *sales* kepada nasabah *existing* dan nasabah terus dilakukan termasuk berperan aktif dalam transaksi *forex and swap interbank*. Selama tahun 2022, *volume* transaksi *forex and swap* mencapai USD8,70 miliar. Keuntungan transaksi *forex and swap* yang dibukukan selama tahun 2022 mencapai Rp17,3 miliar. Sementara *volume* untuk transaksi *forex* kepada nasabah selama tahun 2022 mencapai USD86,63 juta, dengan membukukan keuntungan sebesar Rp3,30 miliar.

Foreign Exchange Transaction

Efforts to continue to increase sales activities for existing customers continued to be carried out, including playing an active role in forex transactions and interbank swaps. During 2022, the volume of forex and swap transactions reached USD 8.70 billion. Profits from forex and swap transactions recorded in 2022 reached IDR17.3 billion. Meanwhile, the volume of forex transactions for customers in 2022 reached USD 86.63 million, recording a profit of IDR3.30 billion.

Telah dilakukan sosialisasi mengenai *hedging instruments* kepada Cabang Devisa yang diharapkan dapat membantu nasabah dalam mengelola risiko nilai tukar dan juga suku bunga seperti *FX Forward, FX Swaps, Interest Rate Swaps* dan *Cross Currency Swaps* mengingat potensi permintaan untuk melakukan transaksi lindung nilai (*hedging*), khususnya dari nasabah korporasi dan BUMN masih cukup tinggi di pasar. Pada tahun 2022, terdapat Kantor Cabang bank **bjb** yang membuka layanan Kantor Cabang Devisa baru, yaitu Kantor Cabang Banjar, Kantor Cabang Ciamis, Kantor Cabang Rangkasbitung dan Kantor Cabang Sumbersari, sehingga total Cabang Devisa di bank **bjb** berjumlah sebanyak 60 dari total 65 Kantor Cabang bank **bjb**.

Socialization was carried out regarding Hedging instruments to the Foreign Exchange Branch which is expected to assist customers in managing exchange rate risk as well as interest rates such as FX Forwards, FX Swaps, Interest Rate Swaps and Cross Currency Swaps given the potential demand for hedging transactions, especially from corporate and SOEs customers was still quite high in the market. In 2022, there were bank **bjb** Branch Offices that opened new Foreign Exchange Branch Office services, namely the Banjar Branch Office, Ciamis Branch Office, Rangkasbitung Branch Office and Sumbersari Branch Office, so that the total Foreign Exchange Branches at bank **bjb** amount to 60 out of a total of 65 bank Branch Offices **bjb**.

Selain itu, Divisi *Treasury* juga aktif dalam melakukan transaksi derivatif DNDF untuk melakukan *hedging* atas posisi terbuka bank sehingga pendapatan bank menjadi lebih optimal. Hal ini juga dilakukan untuk meningkatkan likuiditas dan aktivitas pasar uang di Indonesia.

In addition, the Treasury Division was also active in conducting DNDF derivative transactions to hedge bank open positions so that bank income could be optimized. This was also done to increase liquidity and money market activity in Indonesia.

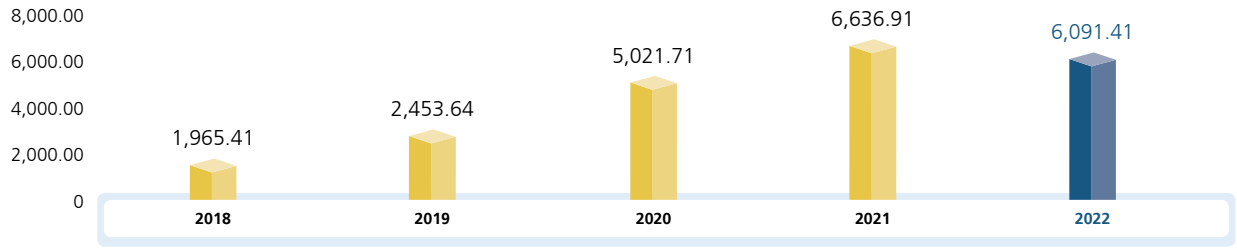
Tabel Transaksi *Forex*
Table of Forex Transaction

(dalam jutaan USD)
(in USD million)

Uraian Description	2022	2021	Pertumbuhan Growth	
	(USD)	(USD)	(USD)	(%)
Forex	6,091.41	6,636.91	(545.50)	(8.22%)

Grafik Portofolio *Trading Forex Divisi Treasury*
Graph of Treasury Division Forex Trading Portfolio

(dalam juta USD / in USD million)



Volume transaksi *forex* bank **bjb** pada tahun 2022 masih terjaga di level USD6,09 miliar, sedikit mengalami penurunan 8,22% dibandingkan tahun 2021 yang sebesar Rp6,64 miliar. Kondisi pasar tahun 2022 dipengaruhi oleh konflik geopolitik yang terjadi dan adanya *hyper-inflation* di berbagai negara maju yang disertai kenaikan tingkat suku bunga acuan dari negara-negara di dunia, yang berpengaruh pada pergerakan harga menjadi sangat *volatile* dan memberikan peluang bagi *trader* untuk melakukan transaksi dari pergerakan harga tersebut.

The forex transaction volume of the bank **bjb** in 2022 was still maintained at the level of USD 6.09 billion, a slight decrease of 8.22% compared to 2021 which reached IDR6.64 billion. Market conditions in 2022 were affected by geopolitical conflicts that occurred and hyper-inflation in various developed countries accompanied by increases in benchmark interest rates from countries in the world, which affected price movements to become very volatile and provided opportunities for traders to make transactions from the price movement.

Transaksi SBN Ritel

bank **bjb** pada tahun 2022 bertindak sebagai Sub Mitra Distribusi SBN Ritel yang bekerja sama dengan salah satu Mitra Distribusi, yaitu PT Trimegah Sekuritas. Penjualan SBN Ritel di pasar perdana selama tahun 2022 mencapai Rp377,17 miliar dengan total

Retail SBN Transactions

bank **bjb** in 2022 acted as a Retail SBN Distribution Sub Partner in collaboration with one of the Distribution Partners, namely PT Trimegah Sekuritas. Retail SBN sales on the primary market during 2022 reached IDR377.17 billion with a total of 615 retail

nasabah ritel yang melakukan pembelian di pasar perdana melalui bank **bjb** sebanyak 615 nasabah. Transaksi di pasar perdana tersebut meliputi 6 (enam) kali penerbitan, yaitu Obligasi Negara Ritel (ORI) seri ORI021 dan ORI022, Sukuk Negara Ritel (SR) seri SR016 dan SR017, *Saving Bond Ritel* (SBR) seri SBR011, serta Sukuk Tabungan (ST) seri ST008. Pencapaian *fee based* atas transaksi surat berharga di pasar perdana selama tahun 2022 sebesar Rp579,29 juta.

Faktor Pendukung dan Penghambat Bisnis *Treasury*

Pada tahun 2022 kenaikan inflasi inti Indonesia secara umum masih terjaga dalam kisaran 3,0±1%, *core inflation* paling tinggi terjadi pada bulan Desember 2022 yaitu sebesar 3,36%. Langkah-langkah stabilisasi yang dilakukan Bank Indonesia melalui kebijakan moneter dengan menaikkan tingkat suku bunga acuan *BI 7-Day Reverse Repo Rate* selama tahun 2022 sebesar 200 bps menjadi 5,5% cukup efektif menahan laju inflasi dan menjaga stabilitasi nilai tukar Rupiah agar sejalan nilai fundamentalnya. Peranan Indonesia dalam perbaikan ekonomi global terus dilakukan, G20 yang berlangsung di Indonesia tanggal 15-16 November 2022 dengan mengusung tema Presidensi "*Recover Together and Recover Stronger*", sebagai bukti bahwa Indonesia menekankan urgensi kerja sama antar negara untuk saling mendukung agar dapat pulih bersama dan tumbuh lebih kuat. Dalam mengatasi dampak pandemi Covid-19, forum G20 menekankan pada penguatan arsitektur kesehatan global terutama dalam menangani dampak pandemi Covid-19 terhadap perekonomian.

Prospek pertumbuhan ekonomi global 2023 diperkirakan masih mengalami perlambatan. IMF dalam *World Economic Outlook* (WEO) Oktober 2022 kembali merevisi ke bawah *outlook* PDB global 2023 menjadi 2,7%, lebih rendah 0,2% dari perkiraan Juli sebesar 2,9%, serta di bawah level pertumbuhan 2022 yang diperkirakan sebesar 3,2%. Perlambatan ekonomi terutama dipengaruhi oleh krisis biaya hidup karena inflasi tinggi, pengetatan kondisi keuangan di sebagian besar negara, serta implikasi konflik Rusia-Ukraina dan pandemi yang belum sepenuhnya usai. Selain itu, The Fed diperkirakan tetap akan menaikkan *Fed Fund Rate* hingga awal 2023 dengan siklus pengetatan kebijakan moneter yang panjang, hal ini mendorong tetap kuatnya mata uang dolar AS dan masih tingginya ketidakpastian pasar keuangan global yang kemudian berdampak pada belum kuatnya aliran modal asing masuk ke negara berkembang termasuk Indonesia.

Sementara itu untuk transaksi valuta asing nasabah, Divisi *Treasury* memfasilitasinya dalam sistem **bjb** TIP. Hal itu dilakukan untuk memenuhi kebutuhan *pricing* bagi nasabah secara *real time*.

Strategi Bisnis *Treasury* Tahun 2023

Prospek pertumbuhan ekonomi global pada 2023 belum menggembirakan, diprediksi masih mengalami perlambatan dan menuntut kehati-hatian dengan risiko resesi yang tinggi di beberapa negara termasuk Amerika Serikat (AS) dan Eropa. Sejumlah risiko yang membayangi kinerja perekonomian ke depan antara lain inflasi yang berpotensi masih di level tinggi, kondisi pengetatan moneter yang

customers making purchases on the primary market through bank **bjb**. Transactions on the primary market included 6 (six) issuances, namely Retail State Bonds (ORI) ORI021 and ORI022 series, Retail State Sukuk (SR) SR016 and SR017 series, Retail Saving Bonds (SBR) SBR011 series, and Savings Sukuk ST008 series. The fee-based achievement for securities transactions on the primary market during 2022 reached IDR579.29 million.

Supporting and Inhibiting Factors of Treasury Business

In 2022, the increase in Indonesia's core inflation could generally be maintained within the range of 3.0 ± 1%, the highest core inflation occurred in December 2022, namely 3.36%. Stabilization measures taken by Bank Indonesia through monetary policy by increasing the BI 7-Day Reverse Repo Rate reference rate for 2022 by 200 bps to 5.5% were quite effective in holding back the inflation rate and maintaining stability in the Rupiah exchange rate so that it was in line with its fundamental value. Indonesia's role in improving the global economy continued to be carried out, the G20 which took place in Indonesia on November 15-16, 2022 with the theme of the Presidency "Recover Together and Recover Stronger", as proof that Indonesia emphasized the urgency of cooperation between countries to support each other so that the world could recover together and grow stronger. In dealing with the impact of the Covid-19 pandemic, the G20 forum emphasized strengthening the global health architecture, especially in dealing with the impact of the Covid-19 pandemic on the economy.

The prospect of global economic growth in 2023 is estimated to still experience a slowdown. The IMF in the October 2022 World Economic Outlook (WEO) again revised down the global GDP outlook for 2023 to 2.7%, 0.2% lower than the July estimate of 2.9%, and below the estimated 2022 growth level of 3. 2%. The economic slowdown is mainly affected by the cost of living crisis due to high inflation, tightening financial conditions in most countries, as well as the implications of the Russia-Ukraine conflict and the pandemic that has not been completely over. In addition, the Fed is expected to continue to raise the Fed Funds Rate until early 2023 with a long cycle of monetary policy tightening, this has encouraged the continued strength of the US dollar and high uncertainty on global financial markets which has resulted in weak foreign capital inflows into developing countries including Indonesia.

Meanwhile for customer foreign exchange transactions, the Treasury Division facilitates it in the **bjb** TIP system. This was done to meet the pricing needs of customers in real time.

Treasury Business Strategy for 2023

The prospects for global economic growth in 2023 are not encouraging, it is predicted to still experience a slowdown and demands caution with a high risk of recession in several countries including the United States (US) and Europe. A number of risks that overshadow the performance of the economy going forward include potentially high inflation, ongoing monetary tightening

masih berlanjut, tensi geopolitik, serta krisis kesehatan yang dapat kembali terjadi. The Fed diperkirakan tetap akan menaikkan *Fed Funds Rate* hingga awal 2023, meskipun dengan besaran yang lebih rendah.

Menghadapi tantangan pasar uang tahun 2023, bank **bjb** senantiasa melakukan analisis dan menerapkan strategi agar sejalan dengan perkembangan pasar dengan tetap menjaga likuiditas bank dan optimalisasi pendapatan *interest income* maupun *fee based income* melalui transaksi *Treasury*. bank **bjb** akan terus mengembangkan produk dan layanan untuk mengakomodir kebutuhan nasabah dengan lebih baik. Strategi utama di tahun 2023 yaitu terus mengembangankan retail bisnis khususnya penjualan *bonds retail* dan valuta asing kepada nasabah, mendorong peningkatan pendapatan melalui jasa layanan kustodian dan wali amanat, dan *enhancement yield instrument Treasury* dengan tetap memperhatikan risiko pasar.

conditions, geopolitical tensions, and a health crisis that could reoccur. The Fed is expected to continue to raise the Fed Funds Rate until early 2023, although at a lower rate.

Facing the challenges of the money market in 2023, bank **bjb** always analyzes and implements strategies to be in line with market developments while maintaining bank liquidity and optimizing interest income and fee-based income through Treasury transactions. bank **bjb** will continue to develop products and services to better accommodate customer needs. The main strategy in 2023 is to continue to develop the retail business, especially selling retail bonds and foreign exchange to customers, encouraging increased revenue through custodial and trustee services, and enhancing yield Treasury instruments while taking into account market risks.

DANA PENSIUN LEMBAGA KEUANGAN (DPLK) BANK BJB

Penjelasan DPLK

Kegiatan utama DPLK **bjb** adalah menghimpun dana masyarakat dan mengelola kekayaan Dana Pensiun Lembaga Keuangan dengan investasi sesuai paket pilihan yang dipilih peserta. Semangat untuk berperan serta dalam mewujudkan kesejahteraan bagi masyarakat luas tidak hanya saat ini namun juga dimasa depan terutama setelah purna tugas mendorong bank **bjb** untuk mendirikan Dana Pensiun Lembaga Keuangan (DPLK) **bjb**. Berdasarkan Surat Keputusan Menteri Keuangan RI Nomor: KEP-056/KM.6/2002 tanggal 18 Februari 2002 maka DPLK bank **bjb** resmi beroperasi sejak 20 Februari 2002.

Pengembangan Produk dan Layanan DPLK

Layanan *digital* pada DPLK bank **bjb** terus dilakukan untuk meningkatkan kenyamanan, optimalisasi investasi dan keamanan peserta seperti:

1. Sistem Investasi DPLK bank **bjb**
   Berfungsi untuk mengelola dan mencatat investasi dari dana peserta secara optimal yang terintegrasi dengan aplikasi Smart DPLK bank **bjb**
2. *Website* dan *Mobile Apps* DPLK bank **bjb**

   Sebagai sarana promosi, *market conduct* dan transparansi produk kepada peserta dan calon peserta DPLK bank **bjb**.

Keunggulan Layanan

Pengembangan sistem informasi dan aplikasi yang terintegrasi yang memberikan kemudahan akses layanan peserta untuk informasi dan transaksi, merupakan salah satu langkah strategis DPLK bank **bjb** di tahun 2022. Dalam pemenuhan langkah strategis tersebut, peserta DPLK bank **bjb** saat ini sudah dapat melakukan pengecekan saldo dan mutasi DPLK melalui aplikasi **bjb** digi secara *real time*, kapan saja dan dimana saja. Sementara untuk melakukan transaksi setoran iuran di luar yang rutin (*autodebet system*), peserta dapat pula melakukan setoran melalui *counter teller* di seluruh jaringan kantor bank **bjb** serta melalui aplikasi **bjb** digi secara *real time*.

PENSION FUNDS FINANCIAL INSTITUTIONS (DPLK) BANK BJB

DPLK Explanation

The main activity of the **bjb** Financial Institution Pension Fund was to collect public funds and manage the wealth of the Financial Institution Pension Fund with investments according to the package chosen by the participants. The enthusiasm to participate in creating prosperity for the wider community not only now but also in the future, especially after retiring had encouraged bank **bjb** to establish a **bjb** Financial Institution Pension Fund (DPLK). Based on the Decree of the Minister of Finance of the Republic of Indonesia Number: KEP-056/KM.6/2002 dated February 18, 2002, bank **bjb** Financial Institution Pension Fund had officially operated since February 20, 2002.

DPLK Product and Service Development

Digital services at bank **bjb** Financial Institution Pension Fund continued to be carried out to increase comfort, optimize investment and security of participants such as:

1. bank **bjb** Financial Institution Pension Fund Investment System
   Serves to optimally manage and record investments from participant funds that are integrated with the bank **bjb** Smart Financial Institution Pension Fund application
2. bank **bjb** Financial Institution Pension Fund Website and Mobile Apps
   As a means of promotion, market conduct and product transparency to participants and prospective bank **bjb** Financial Institution Pension Fund participants.

Service Advantage

The development of an integrated information system and application that provides easy access to participant services for information and transactions is one of the strategic steps of bank **bjb** DPLK in 2022. In fulfilling these strategic steps, bank **bjb** DPLK participants are now able to check balances and mutations of DPLK through the **bjb** digi application in real time, anytime and anywhere. Meanwhile, to make non-routine fee deposit transactions (autodebit system), participants can also make deposits through teller counters throughout the bank **bjb** office network as well as through the **bjb** digi application in real time.

Produktivitas DPLK

Dalam kurun waktu lima tahun terakhir ekspansi bisnis DPLK bank **bjb** tumbuh dengan pesat, tercatat rata rata pertumbuhan dana kelolaannya mencapai Rp148 miliar per tahun. Adapun posisi pertumbuhan aset neto DPLK bank **bjb** selama 5 (lima) tahun terakhir selalu berada di atas pertumbuhan aset industri DPLK. Tercatat pada tahun 2022 pertumbuhan aset DPLK bank **bjb** secara yoy sebesar 4,82%, angka tersebut terpaut tipis dari pertumbuhan aset industri DPLK secara yoy sebesar 4,93%.

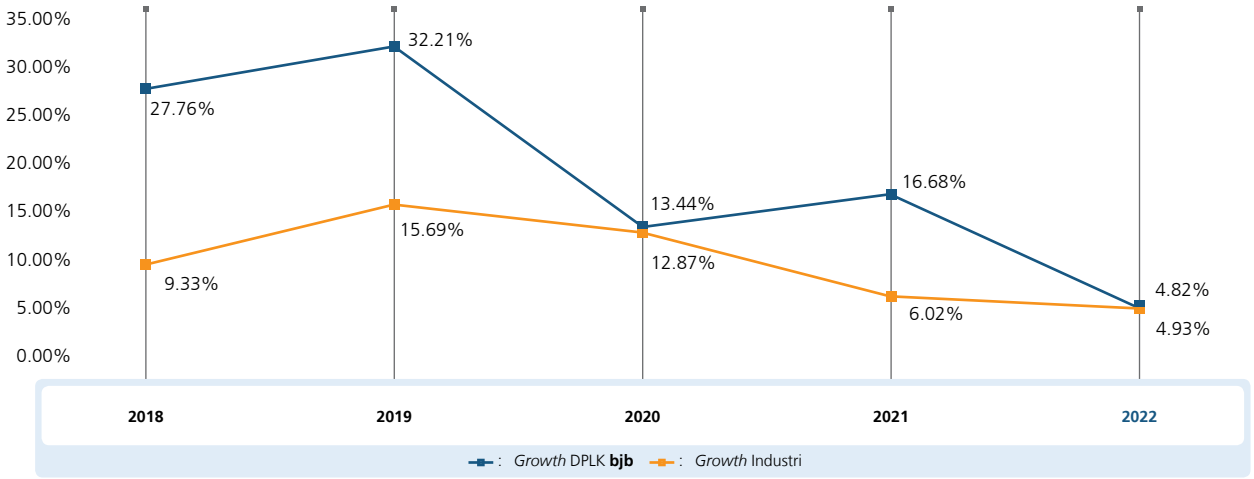
DPLK Productivity

In the last five years, bank **bjb** DPLK business expansion had grown rapidly, recorded an average growth of funds under management reached IDR148 billion per year. The position of net asset growth of bank **bjb** DPLK for the last 5 (five) years had always been above the growth of DPLK industry assets. In 2022 bank **bjb** Financial Institution Pension Fund asset growth yoy was recorded at 4.82%, this figure was slightly adrift from the yoy Financial Institution Pension Fund industrial asset growth of 4.93%.

Grafik Perumbuhan Aset Neto DPLK bank bjb terhadap industri DPLK

Graph of Net Asset Growth of bank **bjb** DPLK to the DPLK industry DPLK

(dalam % / in %)



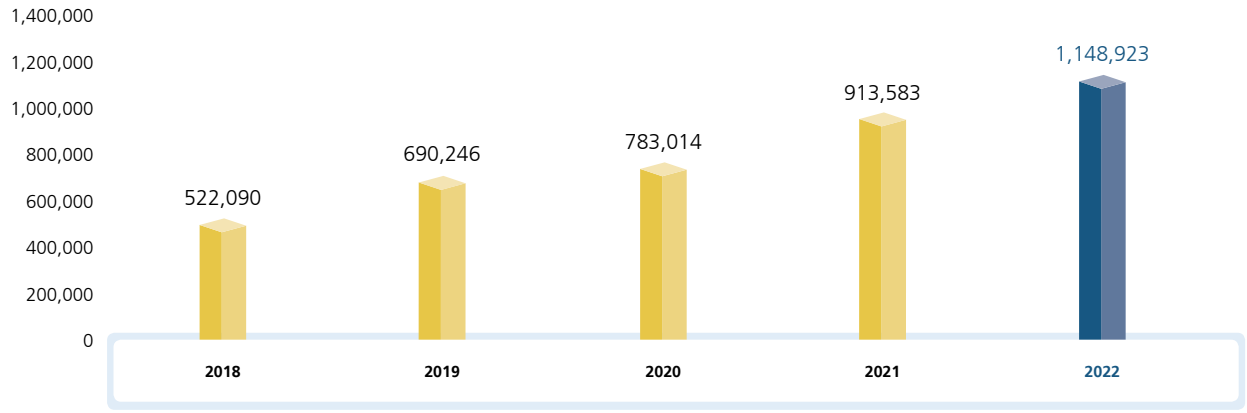
Dana kelolaan DPLK bank **bjb** tahun 2022 mencapai Rp1,15 triliun, meningkat Rp626,83 miliar atau 120,06% dibandingkan tahun 2018 yang mencapai Rp783,01 miliar. Pertumbuhan tersebut sejalan dengan kenaikan jumlah peserta DPLK.

Bank **bjb** Financial Institution Pension Fund managed funds in 2022 reached IDR1.15 trillion, an increase of IDR626.83 billion or 120.06% compared to 2018 which reached IDR783.01 billion. This growth was in line with the increase in the number of DPLK participants.

Grafik Pencapaian Dana Kelolaan DPLK

Graph of DPLK Managed Fund Achievement

(dalam jutaan Rupiah / in IDR million)



Tabel Dana Kelolaan DPLK
Table of DPLK Managed Fund

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	2020	2019	2018	Pertumbuhan Growth	
						(Rp)	(%)
Dana Kelolaan DPLK DPLK Managed Fund	1,148,923	913,583	783,014	690,246	522,090	235,340	25.76%
Fee Based Income DPLK	13,268	10,974	9,214	5,705	5,278	2,294	20.90%
Peserta DPLK (dalam peserta) DPLK participants (in participants)	129,949	85,105	74,703	70,057	62,045	44,844	52.69%

DPLK bank **bjb** merupakan program unggulan yang diselenggarakan dalam rangka kesinambungan penghasilan pada masa puma tugas bagi peserta untuk kesejahteraan di hari tua bagi peserta dan keluarganya. Tercatat jumlah Peserta DPLK posisi Desember 2022 adalah sebanyak 129.949 peserta, tumbuh sebanyak 67.904 orang atau 109,44% dari total peserta di Desember 2018 sebanyak 62.045. Pertumbuhan peserta di tahun 2022 adalah sebanyak 44.844 orang dengan jumlah *fresh fund* yang dikumpulkan sebanyak Rp82,42 miliar.

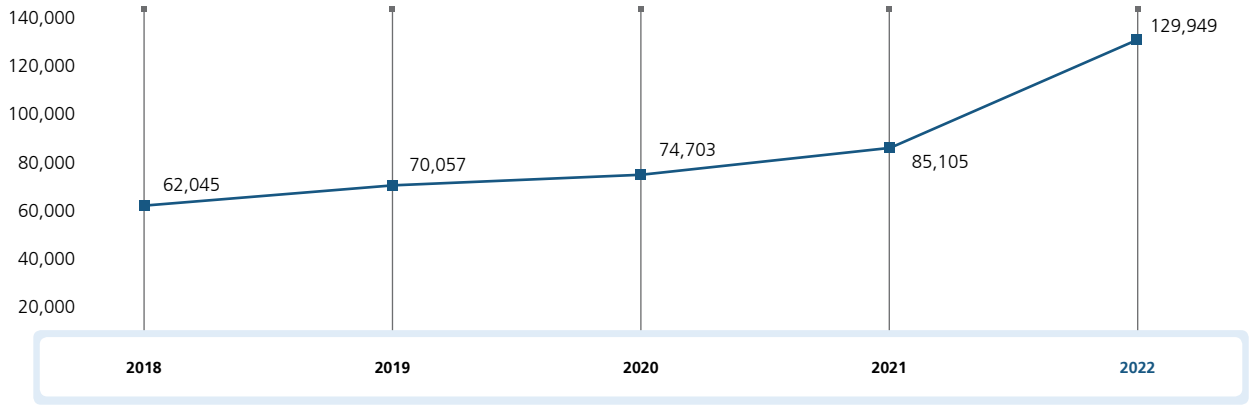
Financial Institution Pension Fund bank **bjb** is a superior program that is held in the context of income continuity during the puma period for participants for welfare in old age for participants and their families. The number of DPLK Participants recorded in December 2022 was 129,949 participants, growing by 67,904 people or 109.44% of the total participants in December 2018 of 62,045. The growth in participants in 2022 was 44,844 people with a total fresh fund collected of IDR82.42 billion.

Adapun jumlah peserta yang dibayarkan manfaat pensiun selama tahun 2022 adalah sebanyak 4.123 peserta dengan saldo pencairan sebesar Rp79,73 miliar.

The number of participants who were paid pension benefits during 2022 reached 4,123 participants with a disbursement balance of IDR79.73 billion.

Grafik Pertumbuhan Peserta DPLK
Graph of Growth in DPLK Participation

(dalam satuan Peserta / in Participant units)



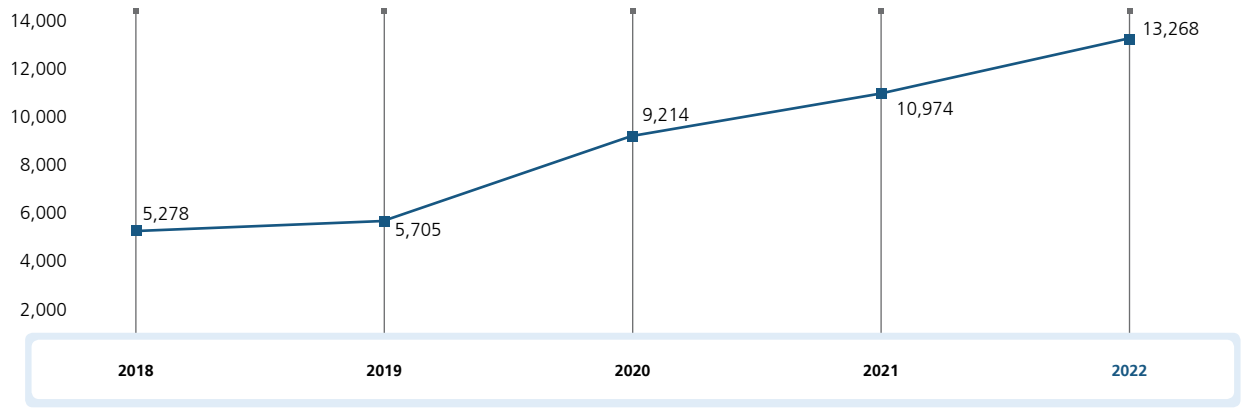
Jumlah *fee based* yang diperoleh selama tahun 2022 ini adalah sebesar Rp13,27 miliar yang berasal dari *fee* administrasi bulanan sebesar Rp920 juta dan *fee* transaksi penarikan Rp168 juta dan pencairan Rp29 juta, *fee* pengelolaan sebesar Rp12 miliar. Jumlah ini meningkat sebesar Rp7,99 miliar atau 151,38% dari *fee based* periode yang sama tahun 2016 yang sebesar Rp5,28 miliar.

The fee-based amount obtained during 2022 reached IDR13.27 billion, which came from a monthly administration fee of IDR920 million and transaction fees for IDR168 million withdrawals and IDR29 million disbursements, management fees of IDR12 billion. This amount increased by IDR7.99 billion or 151.38% from the same fee-based period in 2016 which amounted to IDR5.28 billion.

Grafik *Fee Based Income*

Graph of Fee Based Income

(dalam jutaan Rupiah / in IDR million)



Faktor Pendukung dan Penghambat Bisnis DPLK

Pada akhir tahun 2022 perekonomian Indonesia bisa mendapat angin segar, hal ini dikarenakan Presiden Joko Widodo mengumumkan dihapuskannya PPKM. Pemberlakuan tersebut tertuang pada Inmendagri No. 53/2022 yang disahkan tepat pada hari Jumat 30 Desember 2022 yang ditandatangani oleh Menteri Dalam Negeri (Mendagri) M. Tito Karnavian.

Hal itu mempertimbangkan situasi pandemi Covid-19 yang terkendali, tingkat imunitas yang tinggi di tengah masyarakat, kesiapan kapasitas kesehatan lebih baik, pemulihan ekonomi berjalan cepat, dan menindaklanjuti arahan Presiden Republik Indonesia untuk menghentikan PPKM di seluruh wilayah Indonesia.

Seiring dengan semakin terkendalinya kasus Covid-19, perekonomian nasional untuk tahun 2022 mampu mencatatkan kinerja solid dengan pertumbuhan di atas 5% (yoy) hingga kuartal ketiga. Pada Q3-2022, pertumbuhan ekonomi nasional mampu menyentuh angka 5,72% (yoy) atau 1,81% (qtq) dengan tetap memiliki prospek untuk bertengger pada 5,2% (yoy) pada akhir tahun 2022.

Begitu pula untuk industri DPLK di Q3-2022 menunjukkan nilai yang positif yaitu tumbuh pada angka 7,52 (yoy). Hal tersebut menggambarkan pasar DPLK yang tetap bisa meningkat walau masa pandemi ini belum berakhir.

Adapun tantangan di tahun ini adalah banyaknya pelaku program sejenis yang menawarkan program hari tua dengan manfaat tambahan (proteksi). Tingkat literasi yang rendah di industri DPLK sehingga masih kurangnya pemahaman masyarakat terkait pentingnya perencanaan pensiun. Pesatnya perkembangan *market place* dan *e-commerce* menjadikan masyarakat cenderung konsumtif, disisi lain pelaku industri dana pensiun belum sepenuhnya memanfaatkan teknologi dan media sosial sebagai sarana pemasaran dan transaksi.

Supporting and Inhibiting Factors of DPLK Business

At the end of 2022 the Indonesian economy got a breath of fresh air, this was because President Joko Widodo announced the abolition of Restrictions on Community Activities. The enactment was stated in Inmendagri No. 53/2022 which was ratified on Friday, December 30, 2022 which was signed by the Minister of Home Affairs (Mendagri) M. Tito Karnavian.

This showed the controlled Covid-19 pandemic situation, high level of immunity in the community, better health capacity readiness, fast economic recovery, and following up on the direction of the President of the Republic of Indonesia to stop Restrictions on Community Activities in all regions of Indonesia.

Along with the increasingly controlled cases of Covid-19, the national economy for 2022 was able to record solid performance with growth above 5% (yoy) until the third quarter. In Q3-2022, national economic growth was able to reach 5.72% (yoy) or 1.81% (qtq) while still having prospects of perching at 5.2% (yoy) at the end of 2022.

Likewise for the Financial Institution Pension Fund industry in Q3-2022 showed a positive value, namely growing at 7.52 (yoy). This illustrated that the Financial Institution Pension Fund market still increased even though this pandemic period had not ended.

The challenge this year was that there were many similar program actors offering old-age programs with additional benefits (protection). The literacy rate was low in the Financial Institution Pension Fund industry so there was still a lack of public understanding regarding the importance of retirement planning. The rapid development of market place and e-commerce made people tend to be consumptive. On the other hand, pension fund industry players did not fully utilize technology and social media as a means of marketing and transactions.

Umumnya pemberi kerja di Indonesia hanya menyelenggarakan satu skema kesejahteraan pensiun yang diwajibkan oleh pemerintah (BPJS Ketenagakerjaan) dan pengelolaan program imbalan pascakerja dengan skema *pay as you go*. DPLK sebagai program sukarela sehingga DPLK tidak menjadi program wajib yang diselenggarakan oleh pemberi kerja dan/atau instansi.

In general, employers in Indonesia only carried out one pension welfare scheme required by the government (BPJS Ketenagakerjaan) and management of post-employment benefit programs with a pay as you go scheme. Financial Institution Pension Fund as a voluntary program so that Financial Institution Pension Fund did not become a mandatory program organized by employers and/or agencies.

Adanya ketidakpastian dan ketidakstabilan kondisi ekonomi dalam negeri maupun luar negeri yang menyebabkan tingginya risiko penurunan nilai investasi yang akan mempengaruhi pengembangan dana para peserta DPLK serta adanya kecenderungan penurunan *return* di pasar uang. Kondisi likuiditas pemberi kerja dampak dari pandemi mempengaruhi berkurangnya iuran peserta. Selain itu perubahan regulasi (UU P2SK), yang memperluas cakupan pengelolaan program manfaat pensiun tidak hanya oleh perbankan dan asuransi jiwa. Tetapi lembaga keuangan lain pun bisa membentuk DPLK sehingga memperketat persaingan kedepannya dalam memperebutkan peserta.

There was uncertainty and instability in domestic and foreign economic conditions which caused a high risk of decline in investment value which affected the development of funds for Financial Institution Pension Fund participants as well as a tendency to decrease returns on the money market. The liquidity conditions for employers due to the impact of the pandemic affected the reduction in participant contributions. In addition, changes in regulations (UU P2SK) which broadened the scope of management of pension benefit programs not only by banking as well as life insurance but also by other financial institutions can also form Financial Institution Pension Funds to tighten competition in the future in finding any participants.

Segmen *Syariah*

Penjelasan Segmen Syariah

Segmen Syariah meliputi seluruh transaksi yang dilakukan oleh entitas anak yang bergerak di bidang perbankan syariah, entitas anak bank **bjb** yaitu **bjb** syariah.

Produktivitas Segmen Syariah

Produktivitas segmen usaha *syariah* disajikan dalam bagian Kinerja Entitas Anak dalam Laporan Tahunan ini.

Pendapatan dan Profitabilitas Segmen Usaha

Informasi yang berkaitan dengan segmen usaha yang utama dari bank **bjb** yaitu segmen usaha konvensional dan syariah (Bank dan Entitas Anak) disajikan dalam tabel di bawah ini.

Tabel Pendapatan dan Profitabilitas Segmen Usaha
Table of Business Segment Revenue and Profitability

Uraian	2022				2021		
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	Konvensional	Syariah	
Pendapatan segmen	12,845,427	793,700	(3,153)	13,635,974	12,490,503	728,039	
Beban segmen	(4,986,855)	(244,294)	3,153	(5,227,996)	(5,051,064)	(267,066)	
Pendapatan Segmen – neto	**7,858,572**	**549,406**	**-**	**8,407,978**	**7,439,439**	**460,973**	
Pendapatan operasional lainnya	1,607,843	31,845	-	1,639,688	1,681,354	37,008	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(214,785)	(9,191)	-	(223,976)	(580,268)	(45,835)	

Rencana dan Strategi DPLK Tahun 2023

Rencana dan langkah-langkah strategis yang akan ditempuh oleh DPLK bank **bjb** di tahun 2023 adalah sebagai berikut:

1. Meningkatkan dana keloaan dan kepesertaan
2. Meningkatkan benefit produk dan penguatan manajemen investasi
3. Penyesuaian terhadap ketentuan – ketentuan
4. Optimalisasi tingkat return investasi dan *fee based income*
5. Meningkatkan pengetahuan dan kompetensi SDM DPLK
6. Meningkatkan efektifitas operasional DPLK
7. Meningkatkan *compliance*
8. Penerapan program APU-PPT
9. Melaksanakan Pelaporan Terkait DPLK kepada pihak internal
10. Melaksanakan Pelaporan Terkait DPLK kepada pihak regulator
11. Proses manajemen risiko yang efektif

DPLK Plan and Strategies for 2023

The strategic plans and steps that will be taken by bank **bjb** DPLK in 2023 are as follows:

1. Increasing management funds and membership
2. Increasing product benefits and strengthening investment management
3. Adjustments to the provisions
4. Optimizing the rate of return on investment and fee based income
5. Increasing the knowledge and competence of Financial Institution Pension Fund HR
6. Increasing the operational effectiveness of Financial Institution Pension Fund
7. Increasing compliance
8. Implementation of the AML-CFT program
9. Carrying out Reporting Related to Financial Institution Pension Fund to internal parties
10. Carrying out Reporting Related to Financial Institution Pension Fund to the regulator
11. Effective risk management processes

Sharia Segment

Sharia Segments Explanation

Sharia segment covers all transactions performed by a subsidiary engaged in Sharia banking, a subsidiary of bank **bjb**, namely bank **bjb** syariah.

Sharia Segment Productivity

The productivity of Sharia Business Segments is presented in the Performance section of Subsidiaries in this Annual Report.

Revenue and Profitability of Business Segments

Information related to bank **bjb** main business segments, namely Conventional and Sharia Business Segments (Banks and subsidiaries) is presented in the following table.

(dalam jutaan Rupiah)
(in IDR million)

			Pertumbuhan 2021-2022 (%) / Growth 2021-2022 (%)				
	Eliminasi Elimination	**Total**	**Konvensional** Conventional	**Syariah** Sharia	**Eliminasi** Elimination	**Total**	Description
	(4,099)	13,214,443	2.84%	9.02%	(23.08%)	3.19%	Segment Revenue
	4,214	(5,313,916)	(1.27%)	(8.53%	(25.18%)	(1.62%)	Segment Expenses
	115	**7,900,527**	**5.63%**	**19.18%**	**-**	**6.42%**	**Segment Revenues - Net**
	(115)	1,718,247	(4.37%)	(13.95%	-	(4.57%)	Other Operating Revenues
	-	(626,103)	(62.99%)	(79.95%	-	(64.23%)	Allowance for impairment losses on financial and non-financial assets

Uraian	2022				2021	
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	Konvensional	Syariah
Pemulihan kerugian komitmen dan kontinjensi	12,049	1,143	-	13,192	6,506	(496)
Beban operasional lainnya	(6,545,092)	(442,932)	-	(6,988,024)	(6,026,630)	(373,436)
Laba operasional	2,718,587	130,271	-	2,848,858	2,520,401	78,214
Pendapatan (Beban) Bukan Operasional – neto	(18,053)	4,813	-	(13,240)	(19,572)	8,539
Beban pajak – neto	(569,219)	(21,117)	-	(590,336)	(504,075)	(64,853)
Laba (Rugi) tahun berjalan	**2,131,315**	**113,967**	**-**	**2,245,282**	**1,996,754**	**21,900**
Total aset	**170,743,998**	**12,445,811**	**(1,948,518)**	**181,241,291**	**149,922,039**	**10,358,850**

Total pendapatan segmen tahun 2022 mencapai Rp8.407.978 juta, meningkat 6,42% dbandingkan dengan tahun 2021 mencapai Rp7.900.527 juta. Peningkatan pendapatan merupakan hasil dari penerapan strategi yang tepat yang dilakukan oleh segmen usaha konvensional dan syariah. Demikian pula dengan profitabilitas yang tercermin dari laba rugi tahun berjalan tahun 2022 mencapai Rp2.245.282 juta meningkat 11,23% dibandingkan dengan tahun 2021 mencapai Rp2.018.654 juta. Peningkatan pendapatan segmen usaha sejalan dengan peningkatan profitabilitas yang dihasilkan.

Total segment revenue in 2022 reached IDR8,407,978 million, an increase of 6.42% compared to 2021 reaching IDR7,900,527 million. The increase in revenue is the result of the implementation of the right strategy carried out by the conventional and sharia business segments. Likewise, profitability is reflected in profit and loss for the year 2022 reaching IDR2,245,282 million, an increase of 11.23% compared to 2021 reaching IDR2,018,654 million. The increase in business segment revenue is in line with the resulting increase in profitability.

Kinerja Entitas Anak

Sampai dengan akhir tahun 2022, bank **bjb** memiliki 4 (empat) entitas anak yaitu bank **bjb** Syariah, PT BPR Intan Jabar, PT BPR Karya Utama dan **bjb** Sekuritas Jawa Barat. Penjelasan lebih lengkap mengenai entitas anak telah disajikan dalam bagian Profil dalam Laporan Tahunan ini. Adapun kinerja entitas anak bank **bjb** adalah sebagai berikut.

Subsidiary Performances

Until the end of 2022, bank **bjb** has 4 (four) subsidiary entites, namely the bank **bjb** Syariah, PT BPR Intan Jabar, PT BPR Karya Utama dan **bjb** Sekuritas Jawa Barat. A more complete description of the subsidiaries has been presented in the Profile section of this Annual Report. The performance of the subsidiary bank **bjb** is as follows.

bjb Syariah

Kinerja usaha **bjb** Syariah periode keuangan 2021-2022 adalah sebagai berikut.

bjb Sharia

The business performance of **bjb** Sharia for the 2021-2022 financial period is as follows.

Tabel Kinerja Usaha bjb Syariah
Table of Kinerja Usaha **bjb** Sharia

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth		RBB 2022	
			(Nominal)	(%)	Target	Pencapaian Achievement
Aset Asset	12,472,392	10,358,849	2,113,543	20.40%	11,744,975	106.19%
Penyaluran Dana: Fund Distribution:						
Pembiayaan Financing	7,441,226	6,428,792	1,012,434	15.75%	7,329,635	101.52%

			Pertumbuhan 2021-2022 (%) / Growth 2021-2022 (%)				
	Eliminasi Elimination	Total	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	Description
	-	6,010	85.20%	(330.44%	-	119.50%	Reversal of losses on commitments and contingencies
	-	(6,400,066)	8.60%	18.61%	-	9.19%	Other operating expenses
	-	2,598,615	7.86%	66.56%	-	9.63%	Operational Profit
	-	(11,033)	(7.76%)	(43.64%	-	20.00%	Non-Operating Income (Expenses) - net
	-	(568,928)	12.92%	(67.44%	-	3.76%	Tax expenses - net
	-	**2,018,654**	**6.74%**	**420.40%**	**-**	**11.23%**	**Profit (Loss) for the year**
	(1,924,792)	**158,356,097**	**13.89%**	**20.15%**	**1.23%**	**14.45%**	**Total Asset**

Uraian Description	2022	2021	Pertumbuhan Growth		RBB 2022	
			(Nominal)	(%)	Target	Pencapaian Achievement
Penghimpunan Dana: Fund Raising:						
Dana Pihak Ketiga Third Parties Fund	9,119,557	7,883,355	1,236,202	15.68%	8,515,051	107.10%
Giro Current Account	938,169	814,350	123,819	15.20%	950,781	98.67%
Tabungan Savings	2,338,720	1,933,594	405,126	20.95%	2,060,270	113.52%
Deposito Deposits	5,842,688	5,135,411	707,277	13.77%	5,504,000	106.15%
Laba/Rugi Profit/Loss						
Laba/Rugi Sebelum Pajak Profit/Loss Before Tax	123,708	86,752	36,956	42.60%	122,764	100.77%

Volume usaha **bjb** Syariah pada tahun 2022 mengalami pertumbuhan positif. Hal ini tercermin dari peningkatan aset sebesar 20,40% dari Rp10,36 triliun di tahun 2021 menjadi Rp12,47 triliun di tahun 2022 dengan pencapaian terhadap target RBB 2022 sebesar 106,19% dari target Rp11,74 triliun.

Pembiayaan **bjb** Syariah tahun 2022 mencapai Rp7,44 triliun meningkat 15,75% dibandingkan dengan tahun 2021 mencapai Rp6,43 triliun dengan pencapaian terhadap target RBB 2022 adalah sebesar 101,52% dari target Rp7,33 triliun.

Dana pihak ketiga **bjb** Syariah mengalami peningkatan sebesar 15,68% dari Rp7,88 triliun di tahun 2021 menjadi Rp9,12 triliun di tahun 2022. Hal ini dipengaruhi oleh kenaikan dari seluruh pos yaitu giro sebesar 15,20%, tabungan sebesar 20,95% dan deposito sebesar 13,77%.

bjb Syariah dapat membukukan laba/rugi sebelum pajak tahun 2022 sebesar Rp123,71 miliar mengalami kenaikan sebesar 42,60% dibandingkan tahun 2021 sebesar Rp86,75 miliar.

The volume of the bank **bjb** Syariah business in 2022 experienced positive growth. This was reflected in the increase in assets of 20.40% from IDR10.36 trillion in 2021 to IDR12.47 trillion in 2022 with the achievement of the 2022 Bank Bussiness Plan target of 106.19% of the IDR11.74 trillion target.

Sharia **bjb** financing in 2022 reached IDR7.44 trillion, an increase of 15.75% compared to 2021 reaching IDR6.43 trillion with achievement of the 2022 Bank Bussiness Plan target of 101.52% of the IDR7.33 trillion target.

Sharia **bjb** third parties funds increased by 15.68% from IDR7.88 trillion in 2021 to IDR9.12 trillion in 2022. This was influenced by an increase in all posts, namely demand deposits of 15.20%, savings of 20.95 % and deposits of 13.77%.

bjb SHARIA was able to record profit/loss before tax in 2022 of IDR123.71 billion, an increase of 42.60% compared to 2021 of IDR86.75 billion.

PT BPR Intan Jabar

Kinerja usaha PT BPR Intan Jabar periode keuangan 2021-2022 adalah sebagai berikut.

PT BPR Intan Jabar

The business performance of PT BPR Intan Jabar for the fiscal periods of 2021 – 2022 are as follows.

Tabel Kinerja Usaha PT BPR Intan Jabar
Table of PT BPR Intan Jabar Business Performance

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth		RBB 2022	
			(Nominal)	(%)	Target	Pencapaian Realization
Aset Asset	135,049	234,337	(99,288)	(42.37%)	255,497	52.86%
Penyaluran Dana: Fund Distribution:						
Total ABA Total ABA	1,113	11,233	(11,232)	(99.99%)	19,571	5.69%
Total Kredit Total Loans	189,560	212,299	(22,739)	(10.71%)	217,171	87.29%
Sumber Dana: Fund Sources:						
Dana Pihak Ketiga Third Parties Fund	105,935	103,208	2,727	2.64%	121,506	87.18%
Tabungan Savings	52,192	50,159	2,033	4.05%	57,492	90,78%
Deposito Deposits	50.38	53,049	(52,999)	(99.91%)	64,014	0.08%
Pinjaman yang Diterima Received Loans	53,937	57,890	(3,953)	(6.83%)	51,221	105.30%
Antar Bank Pasiva Interbank Liabilities	37,293	34,302	2,991	8.72%	34,643	107.65%
Modal Disetor Paid-up Capital	34,302	34,302	-	0.00%	41,083	83.49%
Laba/Rugi Tahun Berjalan Profit/Loss of the current year	(80,857)	(19,409)	(61,448	(316.60%)	4,674	(1,729.93%)

Aset tahun 2022 sebesar Rp135,05 miliar, meningkat 52,86% dibandingkan dengan tahun tahun 2021 sebesar Rp234,34 miliar dengan pencapaian terhadap target RBB 2022 sebesar 52,86%.

Kredit yang disalurkan oleh PT BPR Intan Jabar mencapai Rp189,56 miliar di tahun 2022, menurun 10,71% dibandingkan dengan tahun 2021 yang mencapai Rp212,30 miliar dengan pencapaiannya terhadap target RBB 2022 adalah sebesar 87,29%.

Dana pihak ketiga PT BPR Intan Jabar mengalami peningkatan sebesar 2,64% dari Rp103,21 miliar di tahun 2021 menjadi Rp105,94 miliar di tahun 2022 dengan pencapaiannya terhadap target RBB 2022 adalah sebesar 87,18%.

Pada tahun 2022 PT BPR Intan Jabar membukukan rugi tahun berjalan sebesar Rp80,86 miliar mengalami kenaikan sebesar 316,60% dibandingkan tahun 2021 yang membukukan rugi sebesar Rp19,41 miliar.

Assets in 2022 reached IDR135.05 billion, an increase of 52.86% compared to 2021 of IDR234.34 billion with achievement of the 2022 Bank Bussiness Plan (RBB) target of 52.86%.

Loans disbursed by PT BPR Intan Jabar reached IDR189.56 billion in 2022, a decrease of 10.71% compared to 2021 which reached IDR212.30 billion with the achievement of the 2022 Bank Bussiness Plan (RBB) target of 87.29%.

PT BPR Intan Jabar's third parties funds increased by 2.64% from IDR103.21 billion in 2021 to IDR105.94 billion in 2022 with the achievement of the 2022 Bank Bussiness Plan (RBB) target of 87.18%.

In 2022 PT BPR Intan Jabar posted a loss for the year of IDR80.86 billion, an increase of 316.60% compared to 2021 which posted a loss of IDR19.41 billion.

PT BPR Karya Utama Jabar

Kinerja usaha PT BPR Karya Utama Jabar periode keuangan 2021-2022 adalah sebagai berikut.

PT BPR Karya Utama Jabar

The business performance of PT BPR Karya Utama Jabar for the fiscal periods of 2021 - 2022 are as follows.

Tabel Kinerja Usaha PT BPR Karya Utama Jabar
Table of PT BPR Karya Utama Business Performance

(dalam ribuan Rupiah)
(in IDR thousand)

Uraian Description	2022	2021	Pertumbuhan Growth		RBB 2022	
			(Nominal)	(%)	Target	Pencapaian Realization
Aset Asset	240,381	257,817	(17,436)	(6.76%)	242,339	99.19%
Penyaluran Dana: **Fund Distribution:**						
Total ABA Total ABA	56,065	70,453	(14,388)	(20.42%)	25,949	216.06%
Total Kredit Total Loans	190,756	194,292	(3,536)	(1.82%)	222,779	85.63%
Sumber Dana: Fund Sources::						
Dana Pihak Ketiga Third Parties Fund	168,877	164,523	4,354	2.65%	157,100	107.50%
Tabungan Savings	65,822	73,056	(7,234)	(9.90%)	64,769	101.63%
Deposito Deposits	103,055	91,467	11,588	12.67%	92,331	111.61%
Pinjaman yang Diterima Received Loans	8,081	16,536	(8,455)	(51.13%)	13,190	61.27%
Antar Bank Pasiva Interbank Liabilities	23,400	38,842	(15,442)	(39.76%)	31,590	74.07%
Modal Disetor Paid-up Capital	26,949	26,949	0	0.00%	26,949	100.00%
Laba/Rugi Tahun Berjalan Profit/Loss of the current year	3,629	2,599	1,030	39.63%	3,551	102.20%

Aset tahun 2022 sebesar Rp240,38 miliar, turun 6,78% dibandingkan dengan tahun tahun 2022 sebesar Rp257,82 miliar dengan pencapaian terhadap target RBB 2022 sebesar 99,19%.

Kredit yang disalurkan oleh PT BPR Karya Utama Jabar mencapai Rp190,76 miliar di tahun 2022, menurun 1,82% dibandingkan dengan tahun 2021 yang mencapai Rp194,29 miliar dengan pencapaiannya terhadap target RBB 2022 adalah sebesar 85,63%.

Dana pihak ketiga PT BPR Karya Utama Jabar mengalami peningkatan sebesar 2,65% dari Rp164,52 miliar di tahun 2021 menjadi Rp168,88 miliar di tahun 2022 dengan pencapaiannya terhadap target RBB 2022 adalah sebesar 107,50%.

Pada tahun 2022 PT BPR Karya Utama Jabar membukukan laba tahun berjalan sebesar Rp3,63 miliar mengalami kenaikan sebesar 39,63% dibandingkan tahun 2021 yang membukukan laba sebesar Rp2,60 miliar.

Assets in 2022 reached IDR240.38 billion, a decrease of 6.78% compared to 2022 of IDR257.82 billion with achievement of the 2022 Bank Bussiness Plan target of 99.19%.

Loans disbursed by PT BPR Karya Utama Jabar reached IDR190.76 billion in 2022, a decrease of 1.82% compared to 2021 which reached IDR194.29 billion with the achievement of the 2022 Bank Bussiness Plan target of 85.63%.

PT BPR Karya Utama Jabar's third parties funds increased by 2.65% from IDR164.52 billion in 2021 to IDR168.88 billion in 2022 with the achievement of the 2022 Bank Bussiness Plan target of 107.50%.

In 2022 PT BPR Karya Utama Jabar posted a profit for the year of IDR3.63 billion, an increase of 39.63% compared to 2021 which posted a profit of IDR2.60 billion.

bjb Sekuritas Jawa Barat

Kinerja usaha **bjb** Sekuritas Jawa Barat periode keuangan 2021-2022 adalah sebagai berikut.

bjb Sekuritas Jawa Barat

The business performance of **bjb** Sekuritas Jawa Barat for the fiscal period 2021 - 2022 is as follows.

Tabel Kinerja Usaha bjb Sekuritas Jawa Barat
Table of **bjb** Sekuritas Jawa Barat Business Performance

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			(Nominal)	(%)
Aset Asset	30,098	9,766	20,332	208.19%
Liabilitas Liabilities	22,743	370	22,373	6,046.76%
Ekuitas Equity	7,355	9,396	(2,041)	(21.72%)
Laba/Rugi Tahun Berjalan Profit/Loss of the current year	(2,033)	(104)	(1,929)	1854.81%

Aset **bjb** Sekuritas Jawa Barat tahun 2022 mencapai Rp30,10 miliar, meningkat sebesar 208,19% dibandingkan dengan tahun 2021 yang mencapai Rp9,77 miliar. Liabilitas **bjb** Sekuritas Jawa Barat tahun 2022 mengalami peningkatan menjadi Rp22,74 miliar di tahun 2022. Sedangkan ekuitas **bjb** Sekuritas Jawa Barat tahun 2022 mencapai Rp7,36 miliar, turun 21,72% dibandingkan dengan tahun 2021 yang sebesar Rp9,40 miliar. Dari sisi laba/rugi tahun berjalan, tahun 2021 **bjb** Sekuritas Jawa Barat membukukan rugi yang mencapai Rp2,03 miliar.

West Java Sekuritas **bjb** assets in 2022 reached IDR30.10 billion, an increase of 208.19% compared to 2021 which reached IDR9.77 billion. The liabilities of **bjb** Sekuritas West Java in 2022 increased to IDR22.74 billion in 2022. Meanwhile, the equity of **bjb** Sekuritas West Java in 2022 reached IDR7.36 billion, a decrease of 21.72% compared to 2021 which reached IDR9.40 billion. In terms of profit/loss for the current year, in 2021 **bjb** Sekuritas West Java posted a loss of IDR2.03 billion.

Digital Banking

Dalam rangka mendorong transaksi non tunai dan memudahkan minat masyarakat berkegiatan sosial, bank **bjb** telah meningkatkan fitur *e-channel* pembayaran shadaqah/donasi. Terdapat 11 (sebelas) lembaga donasi dalam fitur pembayaran Digi *Mobile* sehingga memudahkan nasabah bank **bjb** untuk melakukan donasi.Selain me-*launching* fitur donasi, bank **bjb** juga melakukan program aktivasi dan utilisasi QRIS Rumah Ibadah di bawah kelolaan Dewan Mesjid Indonesia (DMI) dan Nahdlatul Ulama (NU).

Penggunaan transaksi non tunai dan *contactless* sebagai alat pemenuhan kebutuhan transaksi yang tepat di era sekarang, metode pembayaran ini dianggap lebih sesuai di masa *after pandemic* seperti sekarang yang mewajibkan kita untuk tetap mengurangi kontak langsung. Oleh karena itu, untuk meningkatkan pelayanan kepada nasabah serta mendukung program *cashless society* dan *contactless payment*.

Pada tahun 2022, ini bank **bjb** membukukan pendapatan *fee based income* dari layanan *e-channel* sebesar Rp453,04 miliar atau naik 4,56% secara yoy. Kenaikan pendapatan ini didominasi oleh peningkatan jumlah pengguna kartu ATM/Debit bank **bjb**, serta peningkatan jumlah pengguna transaksi *e-channel* bank **bjb**.

Digital Banking

In order to encourage non-cash transactions and facilitate public interest in social activities, bank **bjb** enhanced the e-channel feature for *shadaqah*/donation payments. There were 11 (eleven) donation institutions in the Digi Mobile payment feature to make it easier for bank **bjb** customers to make donations. Apart from launching the donation feature, bank **bjb** also conducted QRIS activation and utilization programs for Houses of Worship under the management of the Indonesian Mosque Council (DMI) and Nahdlatul Ulama (NU).

The use of non-cash and contactless transactions as a means of meeting the needs of appropriate transactions in the current era, this payment method was considered more appropriate in the post-pandemic era, which required us to continue to reduce direct contact and to improve service to customers and support cashless society and contactless payment programs.

In 2022, bank **bjb** posted fee-based income from e-channel services of IDR453.04 billion, up 4.56% yoy. The increase in revenue was dominated by an increase in the number of bank **bjb** ATM/Debit card users, as well as an increase in the number of bank **bjb** e-channel transaction users.

Selain itu juga, bank **bjb** menorehkan sejumlah prestasi di antaranya:

1. 14 Desember 2022, Tempo *Financial Award* 2022, *The Best Bank in Digital Services* oleh Tempo.
2. 24 November 2022, *The Finance Most Active Bank in Digital Innovation Category Regional Bank* oleh Infobank.
3. 15 Agustus 2022, *Special Award Innovative Bank in Digital Acceleration* oleh Bisnis Indonesia.
4. 28 Juni 2022, *Best Digital Banking* Kategori BPD Untuk Dimensi Data oleh Berita Satu.
5. 25 Agustus 2022, *Indonesia Best Bank 2022 for The Accelerate Banking Business Transformation* KBMI 2 oleh Warta Ekonomi.
6. 7 April 2022, *Digital Brand Awards* Kategori **bjb** DIGI – *Mobile Banking* (KBMI) 2 oleh Infobank
7. 7 April 2022, *Digital Brand Awards* Kategori Kartu ATM bank **bjb** (KBMI) 2 oleh Infobank
8. 7 April 2022, *Digital Brand Awards* Kategori **bjb** NET – *Internet Banking* (KBMI) 2 oleh Infobank
9. 30 Maret 2022, *Digitech Award* untuk Kategori *The Best CEO For Corporate Digital Transformation* oleh *Itech*
10. 30 Maret 2022, Digitech Award untuk Kategori *The Best Digital Technology Development Team* oleh *Itech*

Berikut pencapaian performa layanan *e-channel* bank **bjb**

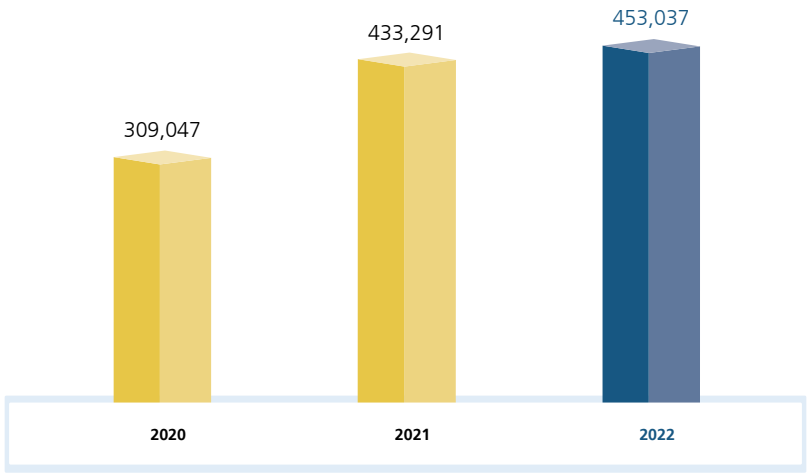
In addition, bank **bjb** made a number of achievements including:

1. Desember 15, 2022, Tempo Financial Award 2022, The Best Bank in Digital Services by Tempo.
2. November 24, 2022, The Finance Most Active Bank in Digital Innovation Category Regional Bank by Infobank.
3. August 15, 2022, Special Award Innovative Bank in Digital Acceleration by Bisnis Indonesia.
4. June 28, 2022, Best Digital Banking Kategori BPD Untuk Dimensi Data by Berita Satu.
5. August 25, 2022, Indonesia Best Bank 2022 for The Accelerate Banking Business Transformation KBMI 2 by Warta Ekonomi.
6. April 7, 2022, Digital Brand Awards Kategori **bjb** DIGI – Mobile Banking (KBMI) 2 by Infobank
7. April 7, 2022, Digital Brand Awards bank **bjb** ATM Card category (KBMI) 2 by Infobank
8. April 7, 2022, Digital Brand Awards Kategori **bjb** NET – Internet Banking (KBMI) 2 by Infobank
9. March 30, 2022, Digitech Award for The Best CEO For Corporate Digital Transformation Category by Itech
10. March 30, 2022, Digitech Award for The Best Digital Technology Development Team Category by Itech

The following are the performance achievements of bank **bjb** e-channel services.

Grafik *Fee Based Income E-Channel* bank bjb

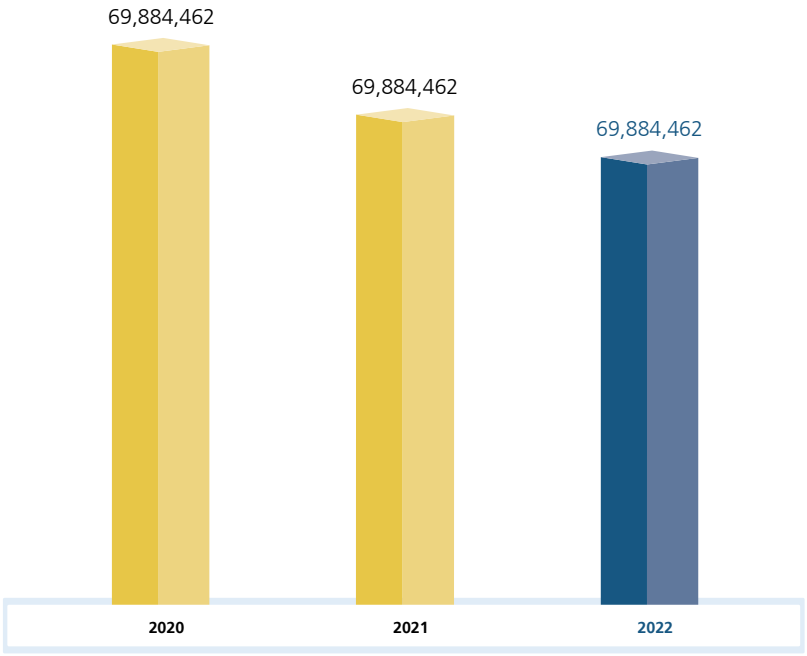
Graph of bank **bjb** Fee Based Income E-Channel



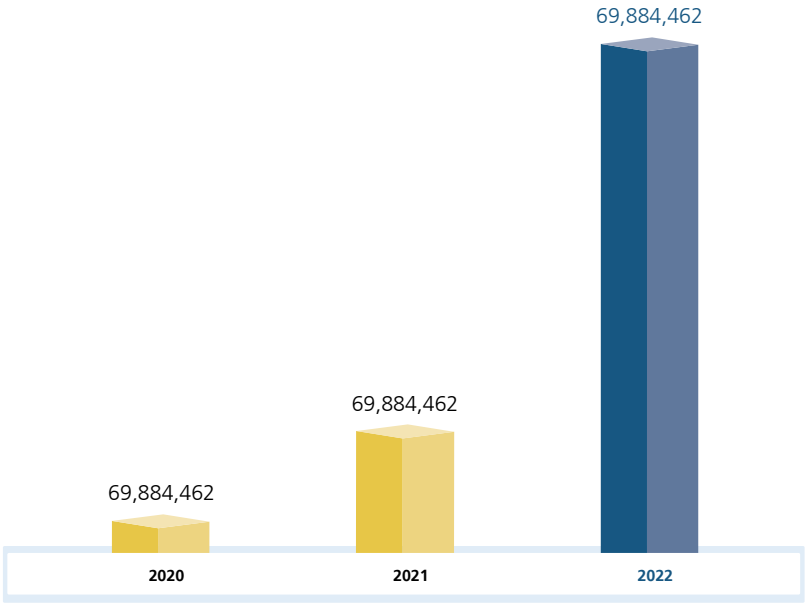
Pencapaian *fee based income* per Desember 2022 sebesar Rp453,04 miliar. Secara keseluruhan, pencapaian *fee based income* dari sisi *digital banking* telah mencapai 4,56% secara yoy. Pertumbuhan *fee based E-Channel* UEB dalam 3 (tiga) tahun terakhir selalu mengalami tren positif dengan pertumbuhan *fee* 20%-40% setiap tahunnya. *Fee based e-channel* sendiri berasal dari *fee based* ATM, *Internet Banking*, **bjb** SMS, **bjb** Net (**bjb** Digi), EDC, dan transaksi *e-channel* lainnya.

The achievement of fee-based income as of December 2022 was IDR453.04 billion. Overall, the achievement of fee-based income from the digital banking side reached 4.56% yoy. UEB's fee-based e-channel growth in the last 3 (three) years always experienced a positive trend with fee growth of 20%-40% annually. Fee-based e-channels came from fee-based ATMs, internet banking, **bjb** SMS, **bjb** NET (**bjb** Digi), EDC, and other e-channel transactions.

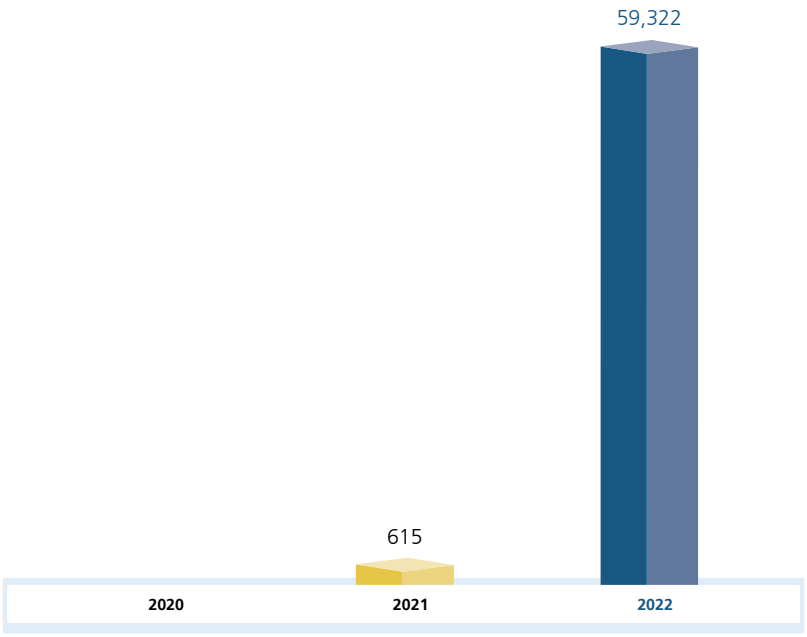
Grafik Frekuensi Transaksi Mesin ATM bank bjb
Graph of bank **bjb** ATM Transaction Frequency



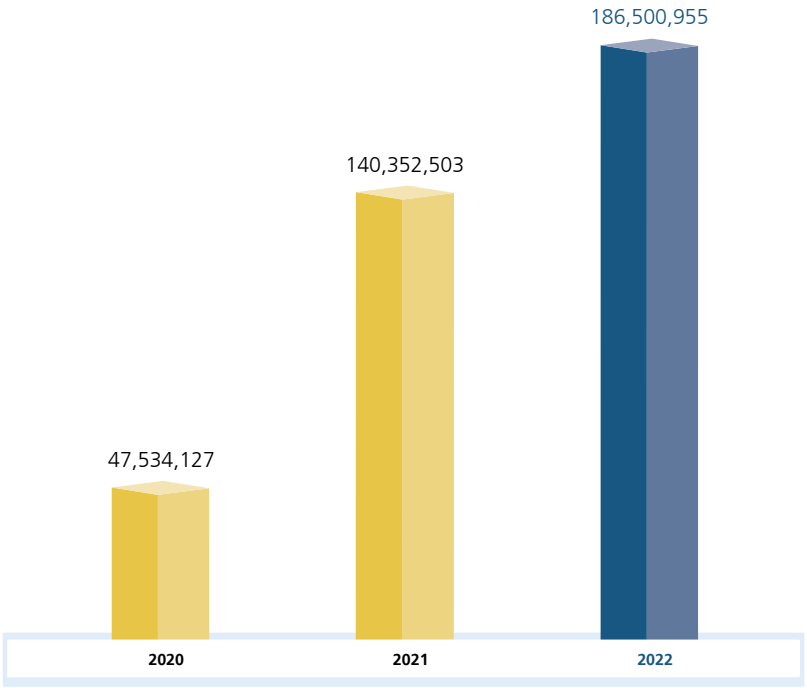
Grafik Frekuensi Transaksi Mesin *Customer Relationship Management* (CRM) bank bjb
Graph of bank **bjb** ATM Transaction Frequency



Grafik Frekuensi Transaksi Mesin *Cash Deposit Machine* (CDM) bank bjb
Graph of bank **bjb** Cash Deposit Machine (CDM) ATM Transaction Frequency



Grafik Frekuensi Transaksi bjb Mobile/DIGI Mobile bank bjb
Graph of **bjb** Mobile/DIGI Mobile bank **bjb** Transaction Frequency



Strategi *Digital Banking* Tahun 2023

Uraian strategi *digital banking* yang akan dilakukan pada tahun 2023 adalah sebagai berikut:

1. Pengembangan **bjb** *Onboarding System*
2. *Direct* Debit bank **bjb**
3. Pengembangan QRIS dan pengembangan dari regulator lainnya
4. Kerjasama dengan Tangsel *Pay*
5. *Smart Mobile Banking*
6. Pengembangan Kartu Visa *Contactless* bank **bjb**
7. **bjb** *Cardless* Gerai
8. Kerjasama bank **bjb** dengan Mitra Bisnis untuk integrasi **bjb** DigiCash dengan Aplikasi *Marketplace* milik Mitra Bisnis
9. b-Cash (*Biometric-Cash*)
10. Mobile Apps Laku Pandai
11. Kerjasama dengan Moda Transportasi *Online*
12. Kerjasama dengan *Fliptech*

Digital Banking Strategies For 2023

The description of the digital banking strategy that will be carried out in 2023 is as follows:

1. Development of the **bjb** Onboarding System
2. Direct Debit bank **bjb**
3. QRIS development and development from other regulators
4. Cooperation with Tangsel Pay
5. Smart Mobile Banking
6. bank **bjb** Contactless Visa Card Development
7. **bjb** Cardless Outlet
8. bank **bjb** collaboration with Business Partners for **bjb** DigiCash integration with Business Partner's Marketplace Application
9. b-Cash (Biometric-Cash)
10. Mobile Apps Be Smart
11. Collaboration with Online Transportation Modes
12. Cooperation with Fliptech



Tinjauan Keuangan
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2022 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan firma anggota dari jaringan global RSM dan mendapat opini menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. dan entitas anak pada tanggal 31 Desember 2022 serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial review described below refers to the Report Financial statements for the year ending December 31, 2022 are presented in this Annual Report. The Financial Statements have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners, a member firm of the RSM global network and received an opinion on presenting fairly, in all material respects, the consolidated financial position of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. and entities subsidiary as of December 31, 2022 and their consolidated financial performance and cash flows for the year then ended in accordance with Indonesian Financial Accounting Standards.

Kinerja Keuangan

Kinerja keuangan bank **bjb** terdiri atas kinerja Laporan Posisi Keuangan Konsolidasian, Laporan Laba Rugi dan Penghasilan Komprehensif serta Laporan Arus Kas Konsolidasian disajikan sebagai berikut.

Financial Performance

bank **bjb** financial performance consists of the performance of the Consolidated Financial Position Report, the Statements of Profit and Loss and as Comprehensive Income as well as Statements of Consolidated Flows, which are presented as follows

Laporan Posisi Keuangan Konsolidasian

Statements of Consolidated Financial Position

Tabel Laporan Posisi Keuangan Konsolidasian
Table of Statements of Consolidated Financial Position

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
ASET **ASSET**				
Kas Cash	3,300,031	3,747,644	(447,613)	(11.94%)
Giro pada Bank Indonesia Current Account with Bank Indonesia	13,032,593	11,900,072	1,132,521	9.52%
Giro pada Bank Lain – Pihak ketiga Current Accounts with Other Banks – Third Parties	1,243,695	2,691,297	(1,447,602)	(53.79%)
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(68)	(66)	(2)	3.03%
	1,243,627	2,691,231	(1,447,604)	(53.79%)
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga Placements with Bank Indonesia and other banks	7,156,807	11,428,774	(4,271,967)	(37.38%)
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(2,133)	(2,268)	135	(5.95%)
	7,154,674	11,426,506	(4,271,832)	(37.39%)
Tagihan derivatif Derivative Receivables	17,388	3,967	13,421	338.32%
Surat berharga – pihak ketiga Marketable securities - third parties	27,387,574	16,978,899	10,408,675	61.30%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(5,256)	(5,917)	661	(11.17%)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
	27,382,318	16,972,982	10,409,336	61.33%
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreement to resell	5,468,915	3,129,032	2,339,883	74.78%
Wesel ekspor dan tagihan lainnya – pihak ketiga Export bills and other receivables - third parties	843,826	487,912	355,914	72.95%
Kredit yang diberikan Loans Given				
- Pihak berelasi - Related parties	466,150	278,132	188,018	67.60%
- Pihak ketiga - Third parties	107,873,542	95,689,939	12,183,603	12.73%
	108,339,692	95,968,071	12,371,621	12.89%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(1,631,811)	(1,809,372)	177,561	(9.81%)
	106,707,881	94,158,699	12,549,182	13.33%
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan – pihak ketiga Sharia financing and receivables - net of deferred margin - third parties	7,415,908	6,418,869	997,039	15.53%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(159,875)	(129,348)	(30,527)	23.60%
	7,256,033	6,289,521	966,512	15.37%
Tagihan akseptasi Acceptance claims	227,970	163,983	63,987	39.02%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(2,374)	(1,616)	(758)	46.91%
	225,596	162,367	63,229	38.94%
Penyertaan saham Investments in shares	142,093	42,124	99,969	237.32%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(1,303)	(1,303)	-	0.00%
	140,790	40,821	99,969	244.90%
Aset tetap dan aset hak guna Fixed Assets and Right of Use Assets				
Harga perolehan Acquisition Cost	6,683,040	6,375,513	307,527	4.82%
Akumulasi penyusutan Accumulated Depreciation	(2,119,791)	(1,819,155)	(300,636)	16.53%
Nilai buku Book Value	4,563,249	4,556,358	6,891	0.15%
Aset pajak tangguhan – neto Deferred Tax Asset - Net	189,749	118,601	71,148	59.99%
Bunga yang masih akan diterima Accrued Interest Receivables	1,169,105	1,029,390	139,715	13.57%
Aset lain-lain – neto Other Assets - Net	2,545,516	1,640,994	904,522	55.12%
TOTAL ASET **TOTAL ASSET**	**181,241,291**	**158,356,097**	**22,885,194**	**14.45%**
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS **LIABILITIES, TEMPORARY AND EQUITY SHIRKAH FUNDS**				
LIABILITAS **LIABILITIES**				
Liabilitas segera Immediate Liabilities	2,403,981	1,804,558	599,423	33.22%

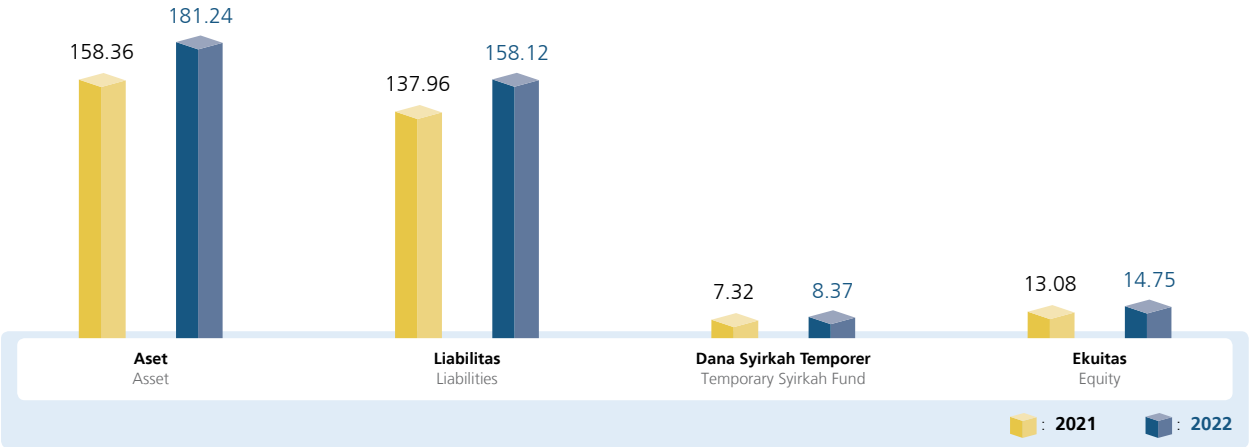
Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Simpanan Nasabah Deposits From Customer				
- Pihak Berelasi - Related Parties	9,884,589	11,003,476	(1,118,887)	(10.17%)
- Pihak Ketiga - Third Parties	112,134,754	102,761,034	9,373,720	9.12%
	122,019,343	113,764,510	8,254,833	7.26%
Simpanan Nasabah – Syariah Deposits From Customer – Sharia				
- Pihak Berelasi - Related Parties	274	183	91	49.73%
- Pihak Ketiga - Third Parties	795,705	614,933	180,772	29.40%
	795,979	615,116	180,863	29.40%
Simpanan dari Bank Lain Deposits from Other Banks				
- Pihak berelasi - Related Parties	96,339	98,556	(2,217)	(2.25%)
- Pihak ketiga - Third parties	4,365,451	1,782,921	2,582,528	144.85%
	4,461,790	1,881,477	2,580,313	137.14%
Liabilitas derivatif Derivative Liabilities	2,207	-	2,207	100.00%
Efek-efek yang dijual dengan janji dibeli kembali Securities that are sold under repurchase agreements	3,081,103	-	3,081,103	100.00%
Liabilitas akseptasi Acceptances payable	227,970	163,983	63,987	39.02%
Efek hutang yang diterbitkan – neto Debt securities issued - net	1,871,461	2,403,547	(532,086)	(22.14%)
Pinjaman yang diterima – pihak ketiga Loans received - third parties	17,533,761	12,161,667	5,372,094	44.17%
Estimasi kerugian komitmen dan kontinjensi Estimated losses on commitments and contingencies	10,747	23,756	(13,009)	(54.76%)
Hutang pajak Tax Payable	139,347	129,213	10,134	7.84%
Bunga yang masih harus dibayar Accrued Interest	254,160	168,674	85,486	50.68%
Liabilitas pajak tangguhan – neto Deferred tax liability - net		-		
Liabilitas imbalan kerja Employee Benefit Liabilities	291,904	203,356	88,548	43.54%
Liabilitas lain-lain Others Liabilities	1,347,965	1,647,215	(299,250)	(18.17%)
Obligasi Subordinasi Subordinated Bonds	3,679,163	2,988,492	690,671	23.11%
Total liabilitas **Total Liabilities**	**158,120,881**	**137,955,374**	**20,165,507**	**14.62%**
DANA SYIRKAH TEMPORER **TEMPORARY SYIRKAH FUND**				
Bukan bank Not a Bank				
- Pihak berelasi - Related Parties	7,148	58,009	(50,861)	(87.68%)
- Pihak ketiga - Third parties	8,316,448	7,205,229	1,111,219	15.42%
	8,323,596	7,263,238	1,060,358	14.60%

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bank Bank				
- Pihak ketiga - Third parties	50,828	53,452	(2,624)	(4.91%)
Total Dana Syirkah Temporer **Total Temporary Syirkah Fund**	**8,374,424**	**7,316,690**	**1,057,734**	**14.46%**
EKUITAS **EQUITY**				
Ekuitas yang dapat diatribusikan kepada entitas induk Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A – 9.600.000.000 saham Seri B – 6.400.000.000 saham Modal ditempatkan dan disetor penuh: Seri A – 7.414.714.661 saham (per tanggal 31 Desember 2022 dan 2021) Seri B – 2.424.072.500 saham (per tanggal 31 Desember 2022 dan 2021) Equity attributable to the parent entity Capital stock nominal value of IDR250 (full amount) per share Authorized capital: Series A - 9,600,000,000 shares Series B - 6,400,000,000 shares Issued and fully deposited capital: Series A - 7,414,714,661 shares (as of December 31, 2022 and 2021) Series B - 2,424,072,500 shares (as of December 31, 2022 and 2021)	2,630,361	2,459,697	170,664	6.94%
Tambahan modal disetor Additional Paid-In Capital	1,812,876	1,058,541	754,335	71.26%
Surplus dari revaluasi aset tetap Surplus from Fixed Asset Revaluation	2,169,577	2,201,402	(31,825)	(1.45%)
Keuntungan (kerugian) dan perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual Gains (losses) and changes in the value of financial assets classified as available for sale	(420,813)	(8,577)	(412,236)	4,806.30%
Pengukuran kembali program imbalan pasti – Setelah pajak tangguhan Remeasurement of defined benefit plans - After tax deferred	(166,272)	(146,249)	(20,023)	13.69%
Saldo laba Retain Earning				
- Telah ditentukan penggunaannya - Appropriated	4,785,382	3,813,887	971,495	25.47%
- Belum ditentukan penggunaannya - Unappropriated	3,947,964	3,657,863	290,101	7.93%
Total ekuitas yang dapat diatribusikan kepada entitas induk Total equity attributable to the parent entity	14,759,075	13,036,564	1,722,511	13.21%
Kepentingan non-pengendali Non-controlling interests	(13,089)	47,659	(60,748)	(127.46%)
Total ekuitas **Total Equity**	**14,745,986**	**13,083,843**	**1,662,143**	**12.70%**
Total Liabilitas, Dana Syirkah Temporer dan Ekuitas **Total Liabilities, Temporary and Equity Shirkah Funds**	**181,241,291**	**158,356,097**	**22,885,194**	**14.45%**

*) Direklasifikasi/As reclassified

Grafik Laporan Posisi Keuangan Konsolidasian
Graph of Statements of Consolidated Financial Position

(dalam triliun Rupiah / in IDR trillion)



Volume usaha bank **bjb** pada tahun 2022 mengalami pertumbuhan positif. Hal ini terlihat dari peningkatan total aset sebesar 14,45% atau Rp22.885.194 juta sehingga posisi tahun 2022 menjadi sebesar Rp181.241.291 juta.

Peningkatan tersebut didukung dengan naiknya simpanan nasabah yang pada tahun 2022 sebesar Rp112.019.343 juta naik sebesar 7,26% dari tahun 2021 sebesar Rp113.764.510 juta. Penghimpunan dana tersebut sebagian disalurkan berupa kredit sebesar Rp108.339.692 juta yang naik sebesar 13,07% dari tahun 2021 sebesar Rp95.003.674 juta.

bank **bjb** business volume in 2022 grows positively. This can be seen from the increase in total assets by 14.45% or IDR22,885,194 million, to IDR181,241,291 million in 2022.

This increase was supported by an increase in customer deposits which in 2022 amounted to IDR112,019,343 million, an increase of 7.26% from 2021 of IDR113,764,510 million. Part of the collection of funds was channeled in the form of loan in the amount of IDR108,339,692 million, an increase of 13.07% from 2021 of IDR95,003,674 million.

Aset

Aset tahun 2022 mencapai Rp181.241.291 juta meningkat 14,45% dibandingkan tahun 2021 mencapai Rp158.356.097 juta. Peningkatan total aset sebesar 14,45% atau Rp22.885.194 juta didominasi peningkatan terbesar dari pos kredit yang diberikan yang meningkat sebesar 13,07% atau Rp12.526.646 juta dan pos surat berharga yang tumbuh sebesar 61,30% atau Rp10.408.675 juta.

Asset

Assets in 2022 reached IDR181,241,291 million, an increase of 14.45% compared to 2021 reaching IDR158,356,097 million. The increase in total assets by 14.45% or IDR22,885,194 million was dominated by the largest increase from loan which increased by 13.07% or IDR12,526,646 million and securities posts which grew by 61.30% or IDR10,408,675 million.

Tabel Aset
Table of Asset

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
ASET **ASSET**				
Kas Cash	3,300,031	3,747,644	(447,613)	(11.94%)
Giro pada Bank Indonesia Current Account with Bank Indonesia	13,032,593	11,900,072	1,132,521	9.52%

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Giro pada Bank Lain - Pihak ketiga Current accounts with Other Banks - Third parties	1,243,695	2,691,297	(1,447,602)	(53.79%)
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(68)	(66)	(2)	3.03%
	1,243,627	2,691,231	(1,447,604)	(53.79%)
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga Placements with Bank Indonesia and other banks - Third parties	7,156,807	11,428,774	(4,271,967)	(37.38%)
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(2,133)	(2,268)	135	(5.95%)
	7,154,674	11,426,506	(4,271,832)	(37.39%)
Tagihan derivatif Derivative Receivables	17,388	3,967	13,421	338.32%
Surat berharga - pihak ketiga Marketable securities - Third parties	27,387,574	16,978,899	10,408,675	61.30%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(5,256)	(5,917)	661	(11.17%)
	27,382,318	16,972,982	10,409,336	61.33%
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreement to resell	5,468,915	3,129,032	2,339,883	74.78%
Wesel ekspor dan tagihan lainnya - pihak ketiga Export bills and other receivables- Third parties	843,826	487,912	355,914	72.95%
Kredit yang diberikan Loans Given				
- Pihak berelasi - Related Parties	466,150	278,132	188,018	67.60%
- Pihak ketiga - Third parties	107,873,542	95,689,939	12,183,603	12.73%
	108,339,692	95,968,071	12,371,621	12.89%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(1,631,811)	(1,809,372)	177,561	(9.81%)
	106,707,881	94,158,699	12,549,182	13.33%
Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga Sharia financing and receivables - net of deferred margin - Third parties	7,415,908	6,418,869	997,039	15.53%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(159,875)	(129,348)	(30,527)	23.60%
	7,256,033	6,289,521	966,512	15.37%
Tagihan akseptasi Acceptance claims	227,970	163,983	63,987	39.02%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(2,374)	(1,616)	(758)	46.91%
	225,596	162,367	63,229	38.94%
Penyertaan saham Investments in shares	142,093	42,124	99,969	237.32%
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(1,303)	(1,303)	-	0.00%
	140,790	40,821	99,969	244.90%
Aset tetap Fixed Assets				
Harga perolehan Acquisition Cost	6,683,040	6,375,513	307,527	4.82%
Akumulasi penyusutan Accumulated Depreciation	(2,119,791)	(1,819,155)	(300,636)	16.53%
Nilai buku Book Value	4,563,249	4,556,358	6,891	0.15%
Aset pajak tangguhan - neto Deferred tax asset- neto	189,749	118,601	71,148	59.99%

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bunga yang masih akan diterima Accrued Interest Receivables	1,169,105	1,029,390	139,715	13.57%
Aset lain-lain - neto Other Asset - neto	2,545,516	1,640,994	904,522	55.12%
Total Aset **Total Asset**	**181,241,291**	**158,356,097**	**22,885,194**	**14.45%**

*) Direklasifikasi/As reclassified

Kas

Tahun 2022 pos kas sebesar Rp3.300.031 juta, mengalami penurunan 11,94% dari tahun 2021 yang sebesar Rp3.747.644 juta. Penurunan tersebut terlihat dari penurunan kas pada mata uang rupiah yang turun sebesar Rp432.923 juta.

Cash

In 2022 cash amounted to IDR3,300,031 million, an 11.94% decrease from 2021 which amounted to IDR3,747,644 million. This decrease can be seen from the decrease in cash in the rupiah currency which fell by IDR432,923 million.

Tabel Kas
Table of Cash

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	3,290,870	3,723,793	(432,923)	(11.63%)
Mata uang asing Foreign Currencies	9,161	23,851	(14,690)	(61.59%)
Kas **Cash**	**3,300,031**	**3,747,644**	**(447,613)**	**(11.94%)**

*) Direklasifikasi/As reclassified

Giro Pada Bank Indonesia

Pos Giro pada Bank Indonesia pada tahun 2022 sebesar Rp13.032.593 juta, meningkat sebesar 9,52% atau Rp1.132.521 juta dari tahun 2021 yang sebesar Rp11.900.072 juta. Peningkatan tersebut terlihat dari kenaikan giro pada mata uang rupiah yang turun sebesar Rp1.270.599 juta.

Current Account With Bank Indonesia

Current accounts with Bank Indonesia in 2022 amounted to IDR13,032,593 million, an increase of 9.52% or IDR1,132,521 million from 2021 which amounted to IDR11,900,072 million. This increase can be seen from the increase in demand deposits in the rupiah currency which fell by IDR1,270,599 million.

Tabel Giro Pada Bank Indonesia
Table of Current Account with Bank Indonesia

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	12,954,640	11,684,041	1,270,599	10.87%
Dolar Amerika Serikat United States Dollar	77,953	216,031	(138,078)	(63.92%)
Giro pada Bank Indonesia **Current Account with Bank Indonesia**	**13,032,593**	**11,900,072**	**1,132,521**	**9.52%**

*) Direklasifikasi/As reclassified

Giro Pada Bank Lain - Pihak Ketiga

Pos Giro pada Bank Lain pada tahun 2022 sebesar Rp1.243.627 juta, turun sebesar 53,79% atau Rp1.447.604 juta dari tahun 2021 yang sebesar Rp2.691.231 juta. Penurunan tersebut dari penurunan mata uang asing dengan penurunan sebesar Rp1.464.880 juta.

Current Accounts With Other Banks - Third Parties

Current Accounts with Other Banks in 2022 amounted to IDR1,243,627 million, a decrease of 53.79% or IDR1,447,604 million from 2021 which amounted to IDR2,691,231 million. This decrease was from a decrease in foreign currencies of IDR1,464,880 million.

Tabel Giro Pada Bank Lain - Pihak Ketiga
Table of Current Accounts With Other Banks - Third Parties

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	325,659	308,381	17,278	5.60%
Mata uang asing Foreign Currencies	918,036	2,382,916	(1,464,880)	(61.47%)
Cadangan Kerugian Penurunan Nilai Allowance for impairment losses	(68)	(66)	(2)	3.03%
Giro pada Bank Lain - Pihak ketiga **Current accounts with Other Banks - Third parties**	**1,243,627**	**2,691,231**	**(1,447,604)**	**(53.79%)**

*) Direklasifikasi/As reclassified

Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga

Pos Penempatan pada Bank Indonesia dan Bank Lain pada tahun 2022 sebesar Rp7.154.674 juta, turun sebesar 37,39% atau Rp4.271.832 dari tahun 2021 yang sebesar Rp11.426.506 juta. Penurunan tersebut dari mata uang rupiah dengan penurunan sebesar Rp3.986.917 juta.

Placements With Bank Indonesia and Other Banks - Third Parties

Placements with Bank Indonesia and Other Banks in 2022 amounted to IDR7,154,674 million, a decrease of 37.39% or IDR4,271,832 from 2021 which amounted to IDR11,426,506 million. This decrease was from the rupiah currency which fell by IDR3,986,917 million.

Tabel Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga
Table of Placements With Bank Indonesia and Other Banks - Third Parties

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak ketiga Rupiah Indonesia Rupiah Third parties	7,156,807	11,143,724	(3,986,917)	(35.78%)
Dollar Amerika Serikat United States Dollar	-	285,050	(285,050)	(100.00%)
Cadangan Kerugian Penurunan Nilai Allowance for impairment losses	(2,133)	(2,268)	135	(5.95%)
Penempatan pada Bank Indonesia dan Bank Lain - Pihak ketiga **Placements with Bank Indonesia and other banks - Third parties**	**7,154,674**	**11,426,506**	**(4,271,832)**	**(37.39%)**

*) Direklasifikasi/As reclassified

Tagihan Derivatif

Pos Tagihan Derivatif tahun 2022 sebesar Rp17.388 juta, meningkat 338,32% dari tahun 2021 yang sebesar Rp3,967 juta. Peningkatan tersebut terdapat pada tagihan yang belum direalisasikan Swap FX.

Derivative Receivables

Derivative Receivables in 2022 amounted to IDR17,388 million, an increase of 338.32% from 2021 which amounted to IDR3.967 million. The increase was found in unrealized claims in Swap FX.

Tabel Tagihan Derivatif
Table of Derivatives

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Tagihan derivatif Derivative Receivables	17,388	3,967	13,421	338.32%

*) Direklasifikasi/As reclassified

Surat Berharga - Pihak Ketiga

Surat berharga - pihak ketiga tahun 2022 sebesar Rp27.382.318 juta, meningkat 61,33% dari tahun 2021 yang sebesar Rp16.978.899 juta. Peningkatan tersebut disebabkan oleh kondisi likuiditas perbankan yang *ample* dan tren pergerakan *yield* yang cenderung meningkat seiring dengan kebijakan kenaikan BI-7 *Day Reverse Repo Rate*, dimana tercermin dari *yield* Obligasi Pemerintah tenor 10Y yang mengalami kenaikan dari 6.382% pada akhir Desember 2021 menjadi 6.940% pada akhir Desember 2022, sehingga menimbulkan strategi investasi melalui penempatan surat berharga yang dapat memberikan imbal hasil yang cukup tinggi atau *yield enhancement* dan juga instrumen investasi di pasar keuangan dengan tingkat risiko yang lebih rendah melalui transaksi jual beli Surat Berharga Negara.

Marketable Securities - Third Parties

Securities - third parties in 2022 amounted to IDR27,382,318 million, an increase of 61.33% from 2021 which amounted to IDR16,978,899 million. This increase was due to ample banking liquidity conditions and the trend of yield movements which tended to increase in line with the policy of increasing the BI-7 Day Reverse Repo Rate, which was reflected in the yield of the 10Y tenor Government Bond which increased from 6,382% at the end of December 2021 to 6,940% in end of December 2022, giving rise to an investment strategy through the placement of securities that can provide high yields or yield enhancement as well as investment instruments in the financial market with a lower level of risk through buying and selling of Government Securities.

Tabel Surat Berharga - Pihak Ketiga
Table of Securities - Third parties

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Surat berharga - pihak ketiga Securities - Third parties	27,387,574	16,978,899	10,408,675	61.30%
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(5,256)	(5,917)	661	(11.17%)
Total Cadangan Kerugian Penurunan Nilai **Total Allowance for Impairment Losses**	**27,382,318**	**16,972,982**	**10,409,336**	**61.33%**

*) Direklasifikasi/As reclassified

Efek-Efek yang Dibeli Dengan Janji Dijual Kembali

Efek-efek yang dibeli dengan janji dijual kembali tahun 2022 sebesar Rp5.468.915 juta, meningkat 74,78% dari tahun 2021 yang sebesar Rp3.129.032 juta. Peningkatan tersebut disebabkan oleh optimalisasi ekses likuiditas dimana kondisi likuiditas bank

Securities Purchased Under Agreement To Resell

Securities purchased under agreements to resell in 2022 amounted to IDR5,468,915 million, an increase of 74.78% from 2021 which amounted to IDR3,129,032 million. This increase was due to the optimization of excess liquidity in which bank **bjb**

bjb yang cenderung meningkat menjelang akhir tahun 2022 dibandingkan dengan akhir tahun 2021 sehingga strategi penempatan pada instrumen jangka pendek seperti serangkaian transaksi operasi pasar terbuka Bank Indonesia yang salah satunya termasuk transaksi *reverse repo* menarik untuk dilakukan dengan tingkat suku bunga yang lebih menarik dibandingkan dengan tingkat suku bunga *placement* pada transaksi *Interbank Call Money* (ICM).

liquidity conditions tended to increase towards the end of 2022 compared to the end of 2021 so that the placement strategy in short-term instruments such as a series of Bank Indonesia open market operation transactions, one of which included reverse repo transactions, became an interesting to do with Interest rates that were more attractive than placement interest rates on Interbank Call Money (ICM) transactions.

Tabel Efek-Efek yang Dibeli Dengan Janji Dijual Kembali
Table of Marketable Securities Purchased Under Agreement To Resell

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Efek-efek yang dibeli dengan janji dijual kembali Marketable Securities Purchased Under Agreement to Resell	5,468,915	3,129,032	2,339,883	74.78%

*) Direklasifikasi/As reclassified

Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga

Wesel ekspor dan tagihan lainnya - pihak ketiga tahun 2022 sebesar Rp843.826 juta, meningkat 72,95% dibandingkan tahun 2021 yang sebesar Rp487.912 juta. Peningkatan tersebut bersumber dari tagihan kepada *counterparty bank trade finance* sebesar Rp418.756 juta.

Export Bills and Other Receivables - Third Parties

Export bills and other claims - third parties in 2022 amounted to IDR843,826 million, an increase of 72.95% compared to 2021 which amounted to IDR487,912 million. The increase was sourced from receivables from counterparty bank trade finance amounting to IDR418,756 million.

Tabel Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga
Table of Export Bills and Other Receivables - Third parties

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak ketiga Rupiah Indonesia Rupiah Third parties	413,385	482,522	(69,137)	(14.33%)
Dollar Amerika Serikat United States Dollar	430,441	5,390	425,051	7,885.92%
Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga **Export Bills and Other Receivables- Third parties**	**843,826**	**487,912**	**355,914**	**72.95%**

*) Direklasifikasi/As reclassified

Kredit Yang Diberikan

Kredit yang diberikan pada tahun 2022 sebesar Rp106.707.881 juta, mengalami peningkatan sebesar 13,33% atau Rp12.549.182 juta dari tahun 2021 sebesar Rp94.158.699 juta. Peningkatan tersebut dari ekspansi kredit dari sektor konsumtif yang menjadi *core business* bank **bjb** dan kredit produktif dalam hal mendukung pembangunan daerah.

Disbursed Loans

Loans granted in 2022 amounted to IDR106,707,881 million, an increase of 13.33% or IDR12,549,182 million from 2021 of IDR94,158,699 million. This increase came from loan expansion from the consumer sector which is the core business of bank **bjb** and productive loan in terms of supporting regional development.

Tabel Kredit Yang Diberikan
Table of Disbursed Loans

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak berelasi Related Parties	466,150	278,132	188,018	67.60%
Pihak Ketiga Third parties	107,873,542	95,689,939	12,183,603	12.73%
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(1,631,811)	(1,809,372)	177,561	(9.81%)
Kredit yang Diberikan Disbursed Loans	**106,707,881**	**94,158,699**	**12,549,182**	**13.33%**

*) Direklasifikasi/As reclassified

Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga

Tahun 2022 pembiayaan dan piutang syariah mencapai sebesar Rp7.256.033 juta, meningkat sebesar 15,37% atau naik sebesar Rp966.512 juta dari tahun 2021 yang sebesar Rp6.289.521 juta. Peningkatan ini didominasi dari peningkatan jenis akad *Murabahah* yang naik 12,16% dan *Musyarakah* yang naik sebesar 21,58%.

Sharia Financing and Receivables - Net of Deferred Margin - Third Parties

In 2022 sharia financing and receivables reached IDR7,256,033 million, an increase of 15.37% or an increase of IDR966,512 million from 2021 which amounted to IDR6,289,521 million. This increase was dominated by an increase in the types of Murabahah contracts which increased by 12.16% and Musyarakah which increased by 21.58%.

Tabel Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga
Table of Sharia financing and receivables - net of deferred margin - Third parties

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Berdasarkan jenis akad: Based on the type of contract:				
Murabahah	4,571,830	4,076,138	495,692	12.16%
Musyarakah	2,464,254	2,026,941	437,313	21.58%
Mudharabah	271,492	172,626	98,866	57.27%
Qardh	107,729	142,188	(34,459)	(24.23%
Istishna	603	976	(373)	(38.22%)
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(159,875)	(129,348)	(30,527)	23.60%
Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga Sharia Financing and Receivables - After Deduced With Deferred Margin - Third parties	**7,256,033**	**6,289,521**	**966,512**	**15.37%**

*) Direklasifikasi/As reclassified

Tagihan Akseptasi

Tagihan akseptasi tahun 2022 sebesar Rp225.596 juta, meningkat 38,94% dibandingkan tahun 2021 yang sebesar Rp162.367 juta. Peningkatan tersebut karena adanya ekspansi pemasaran *trade finance* secara intensif sehingga berdampak signifikan pada peningkatan *volume* transaksi LC/SKBDN yang diterbitkan. Adapun mayoritas LC/SKBDN yang diterbitkan adalah dengan tenor berjangka.

Acceptance Bills

Acceptances receivable in 2022 amounted to IDR225,596 million, an increase of 38.94% compared to 2021 which amounted to IDR162,367 million. This increase was due to the intensive expansion of trade finance marketing, which had a significant impact on increasing the volume of issued LC/SKBDN transactions. The majority of LC/SKBDN issued were with term tenors.

Tabel Tagihan Akseptasi
Table of Acceptance Bills

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Tagihan Akseptasi Acceptance Bills	227,970	163,983	63,987	39.02%
Cadangan Kerugian Penurunan Nilai Allowance For Impairment Losses	(2,374)	(1,616)	(758)	46.91%
Total Tagihan Akseptasi **Total Acceptance Bills**	**225,596**	**162,367**	**63,229**	**38.94%**

*) Direklasifikasi/As reclassified

Penyertaan Saham

Penyertaan saham pada tahun 2022 sebesar Rp140.790 juta, meningkat 244,90% atau Rp102.786 juta dari tahun 2021 yang sebesar Rp37.057 juta. Peningkatan ini dikarenakan adanya aksi korporasi dalam menambah modal untuk sinergisitas dengan Bank Bengkulu dalam hal Kelompok Usaha Bank (KUB).

Investments in Shares

Investment in shares in 2022 amounted to IDR140,790 million, an increase of 244.90% or IDR102,786 million from 2021 which amounted to IDR37,057 million. This increase was due to corporate action in increasing capital for synergy with Bank Bengkulu in terms of Bank Business Groups (KUB).

Tabel Penyertaan Saham
Table of Investments in shares

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Berdasarkan kolektibilitas: Based on Collectibility:				
Lancar Current	139,843	37,057	102,786	277.37%
Kurang lancar Substandard	1,260	4,077	(2,817)	(69.09%)
Macet Loss	990	990	-	0.00%
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(1,303)	(1,303)	-	0.00%
Penyertaan Saham **Investments in Shares**	**140,790**	**40,821**	**99,969**	**244.90%**

*) Direklasifikasi/As reclassified

Aset Tetap

Aset tetap tahun 2022 sebesar Rp4.563.249 juta, mengalami sedikit peningkatan 0,15% atau Rp6.891 juta dibandingkan dengan tahun 2021 yang sebesar Rp4.556.358 juta. Hal tersebut dikarenakan adanya rehibilitasi beberapa aset tetap berupa rumah instansi dan adanya pembelian bangunan kantor.

Fixed Assets

Fixed assets in 2022 amounted to IDR4,563,249 million, a slight increase of 0.15% or IDR6,891 million compared to 2021 which amounted to IDR4,556,358 million. This was due to some rehabilitation fixed assets in the form of agency houses and the purchase of office buildings.

Tabel Aset Tetap
Table of Fixed Assets

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Harga Perolehan Acquisition Cost	5,809,941	5,413,567	396,374	7.32%
Aset Hak Guna Right of Use Assets	873,099	961,946	(88,847)	(9.24%)
Akumulasi Penyusutan Accumulated Depreciation	(2,119,791)	(1,819,155)	(300,636)	16.53%
Nilai Buku Book Value	4,563,249	4,556,358	6,891	0.15%

*) Direklasifikasi/As reclassified

Aset Pajak Tangguhan - Neto

Pos aset pajak tangguhan sebesar Rp1.169.105 juta pada tahun 2022, meningkat sebesar 59,99% atau Rp71.148 juta dari tahun 2021 yang sebesar Rp118.601 juta. Aset pajak tangguhan adalah jumlah pajak penghasilan (PPh) yang dapat dipulihkan pada periode masa depan akibat adanya akumulasi rugi pajak belum dikompensasi, perbedaan temporer yang boleh dikurangkan, dan akumulasi kredit pajak belum dimanfaatkan dalam hal peraturan pajak mengizinkan.

Deferred Tax Asset- Neto

Deferred tax assets of IDR1,169,105 million in 2022, an increase of 59.99% or IDR71,148 million from 2021 which amounted to IDR118,601 million. Deferred tax assets are the amount of income tax (PPh) that can be recovered in future periods due to accumulated uncompensated tax losses, deductible temporary differences, and accumulated unused tax credits in terms of tax regulations permitting.

Tabel Pajak Tangguhan - Neto
Table of Deferred Tax Assets - Neto

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Aset Pajak Tangguhan - Neto Deferred tax asset- Neto	189,749	118,601	71,148	59.99%

*) Direklasifikasi/As reclassified

Bunga Yang Masih Akan Diterima

Pada tahun 2022 bunga yang masih akan diterima sebesar Rp1.169.105 juta, meningkat sebesar 13,57% atau Rp139.715 juta dari tahun 2021 yang sebesar Rp1.029.390 juta. Peningkatan tersebut karena sejalan dengan meningkatnya kredit yang diberikan pada tahun 2022.

Accrued Interest Receivables

In 2022 the Interest Receivableis IDR1,169,105 million, an increase of 13.57% or IDR139,715 million from 2021 which amounted to IDR1,029,390 million. This increase was in line with the increase in loans extended in 2022.

Tabel Bunga Yang Masih Akan Diterima
Table of Accrued Interest Receivables

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bunga yang Masih Akan Diterima Accrued Interest Receivables	1,169,105	1,029,390	139,715	13.57%

*) Direklasifikasi/As reclassified

Aset Lain-Lain - Neto

Aset lain-lain – neto tahun 2022 sebesar Rp2.545.516 juta, meningkat 55,12% dibandingkan tahun 2021 yang sebesar Rp1.640.994 juta. Peningkatan tersebut disebabkan adanya peningkatan baik dari BDD asuransi kredit dampak dari peningkatan ekspansi maupun BDD pemeliharaan dan perbaikan aset.

Other Asset - Neto

Other assets - net in 2022 amounted to IDR2,545,516 million, an increase of 55.12% compared to 2021 which amounted to IDR1,640,994 million. This increase was due to an increase in both credit insurance BDD due to increased expansion and asset maintenance and repair BDD.

Tabel Aset Lain-Lain – Neto
Table of Other Assets - Net

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Aset Lain-Lain – Neto Other Assets - Net	2,545,516	1,640,994	904,522	55.12%

*) Direklasifikasi/As reclassified

Liabilitas

Posisi total liabilitas tahun 2022 sebesar Rp158.120.881 juta, meningkat sebesar 14,62% atau Rp20.165.317 juta dari tahun 2021 sebesar Rp137.955.564 juta. Peningkatan tersebut terlihat dari peningkatan pada pos simpanan nasabah pihak ketiga yang pada tahun 2022 sebesar Rp122.019.343 juta, meningkat Rp8.254.833 juta dari tahun 2021 yang sebesar Rp113.764.510 juta. Selain itu pos pinjaman yang diterima tahun 2022 sebesar Rp17.533.761 juta, meningkat sebesar Rp5.372.094 juta dari tahun 2021 yang sebesar Rp12.161.667 juta.

Liabilities

Total liabilities in 2022 amounted to IDR158,120,881 million, an increase of 14.62% or IDR20,165,317 million from 2021 of IDR137,955,564 million. This increase can be seen from the increase in third parties customer deposits which in 2022 amounted to IDR122,019,343 million, an increase of IDR8,254,833 million from 2021 which amounted to IDR113,764,510 million. In addition, postal loans received in 2022 amounted to IDR17,533,761 million, an increase of IDR5,372,094 million from 2021 which amounted to IDR12,161,667 million.

Tabel Liabilitas
Table of Liabilities

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
LIABILITAS **LIABILITIES**				
Liabilitas Segera Immediate Liabilities	2,403,981	1,804,558	599,423	33.22%

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Simpanan Nasabah Deposits from Customer				
- Pihak Berelasi - Related Parties	9,884,589	11,003,476	(1,118,887)	(10.17%)
- Pihak Ketiga - Third Parties	112,134,754	102,761,034	9,373,720	9.12%
	122,019,343	113,764,510	8,254,833	7.26%
Simpanan Nasabah - Syariah Deposits from Customer - Sharia				
- Pihak Berelasi - Related Parties	274	183	91	49.73%
- Pihak Ketiga - Third Parties	795,705	614,933	180,772	29.40%
	795,979	615,116	180,863	29.40%
Simpanan dari Bank Lain Deposits from Other Banks				
- Pihak Berelasi - Related Parties	96,339	98,556	(2,215)	(2.25%)
- Pihak Ketiga - Third Parties	4,365,451	1,782,921	2,582,528	144.85%
	4,461,790	1,881,477	2,580,313	137.14%
Liabilitas Derivatif Derivative Liabilities	2,207	-	2,207	100.00%
Efek-Efek yang Dijual dengan Janji Dibeli Kembali Securities that are Sold Under Repurchase Agreements	3,081,103	-	3,081,103	100.00%
Liabilitas Akseptasi Acceptances Payable	227,970	163,983	63,987	39.02%
Efek hutang yang diterbitkan - neto Debt securities issued - neto	1,871,461	2,403,547	(532,086)	(22.14%)
Pinjaman yang diterima - pihak ketiga Loans received - Third parties	17,533,761	12,161,667	5,372,094	44.17%
Estimasi kerugian komitmen dan kontinjensi Estimated losses on commitments and contingencies	10,747	23,756	(13,009)	(54.76%)
Hutang pajak Tax Payable	139,347	129,213	10,134	7.84%
	254,160	168,674	85,486	50.68%
Liabilitas imbalan kerja Employee Benefit Liabilities	291,904	203,356	88,548	43.54%
Liabilitas lain-lain Others Liabilities	1,347,965	1,647,025	(299,060)	(18.16%)
Obligasi Subordinasi Subordinated Bonds	3,679,163	2,988,492	690,671	23.11%
Total liabilitas **Total Liabilities**	**158,120,881**	**137,955,564**	**20,165,317**	**14.62%**

*) Direklasifikasi/As reclassified

Liabilitas Segera

Liabilitas segera pada tahun 2022 sebesar Rp2.403.981 juta, mengalami peningkatan sebesar 33,22% atau Rp599.423 juta dari tahun 2021 yang sebesar Rp1.804.558 juta. Peningkatan tersebut disebabkan adanya peningkatan angsuran kredit diterima dimuka atas kredit guna bhakti, sejalan dengan peningkatan kredit yang diberikan.

Obligations due Immediately

Obligations due immediately in 2022 amounted to IDR2,403,981 million, an increase of 33.22% or IDR599,423 million from 2021 which amounted to IDR1,804,558 million. The increase was due to an increase in installments of loans received in advance of loans for devotional service, in line with the increase in loans.

Tabel Liabilita Segera
Table of Obligations due Immediately

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Liabilitas segera Immediate Liabilities	2,403,981	1,804,558	599,423	2,403,981

*) Direklasifikasi/As reclassified

Simpanan Nasabah

Simpanan nasabah tahun 2022 mencapai Rp122.019.343 juta, meningkat 7,26% atau Rp8.254.833 juta dibandingkan tahun 2021 yang mencapai Rp113.764.343 juta. Simpanan nasabah Perseroan untuk posisi 31 Desember 2022 dapat dikatakan cukup fluktuatif, beberapa penempatan dana digunakan untuk kepentingan dana daerah seperti giro kasda, giro bendahara, tabungan untuk penyaluran sumbangan dan bantuan program Pemerintah, sehingga sebagian besar simpanan nasabah Perseroan merupakan simpanan dengan jangka pendek.

Deposits from Customer

Deposits from customers in 2022 reached IDR122,019,343 million, an increase of 7.26% or IDR8,254,833 million compared to 2021 which reached IDR113,764,343 million. The Company's Deposits from customers for the position of December 31, 2022 were quite volatile, several placements of funds were used for the benefit of regional funds such as regional cash accounts, Treasury deposits, savings for distribution of donations and government program assistance, so that most of the Company's Deposits from customers were short-term deposits.

Tabel Simpanan Nasabah
Table of Deposits from Customer

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak berelasi: Related Parties:				
Rupiah Indonesia Rupiah	9,883,544	11,003,009	(1,119,465)	(10.17%)
Mata uang asing Foreign Currencies	1,045	467	578	123.77%
	9,884,589	11,003,476	(1,118,887)	(10.17%)
Pihak ketiga: Third parties:				
Rupiah Indonesia Rupiah	110,567,078	98,183,258	12,383,820	12.61%
Mata uang asing Foreign Currencies	1,567,676	4,577,776	(3,010,100)	(65.75%)
	112,134,754	102,761,034	9,373,720	9.12%
Simpanan nasabah Deposits From Customer	**122,019,343**	**113,764,510**	**8,254,833**	**7.26%**

*) Direklasifikasi/As reclassified

Simpanan Nasabah - Syariah

Simpanan nasabah syariah tahun 2022 mencapai Rp795.979 juta, meningkat sebesar 29,40% atau Rp180.863 juta dibandingkan tahun 2021 yang mencapai Rp615.116 juta. Peningkatan tersebut terjadi karena adanya penambahan penempatan dana syariah pada tahun 2022.

Deposits from Customer - Sharia

Deposits from customers - Sharia in 2022 reached IDR795,979 million, an increase of 29.40% or IDR180,863 million compared to 2021 which reached IDR615,116 million. This increase occurred due to the addition of sharia fund placements in 2022.

Tabel Simpanan Nasabah - Syariah
Table of Deposits from Customer - Sharia

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak Berelasi: Related Parties:				
Rupiah Indonesia Rupiah	274	183	91	49.73%
Pihak Ketiga: Third Parties:				
Rupiah Indonesia Rupiah	795,705	614,933	180,772	29.40%
Simpanan Nasabah - Syariah **Deposits from Customer - Sharia**	**795,979**	**615,116**	**180,863**	**29.40%**

*) Direklasifikasi/As reclassified

Simpanan Dari Bank Lain

Simpanan dari Bank Lain tahun 2022 mencapai Rp4.461.789 juta, meningkat sebesar 137,14% atau Rp2.580.312 juta dibandingkan tahun 2021 yang mencapai Rp1.881.477 juta. Peningkatan terbesar pada kenaikan pos deposito maupun giro.

Deposits From Other Banks

Deposits from other banks in 2022 reached IDR4,461,789 million, an increase of 137.14% or IDR2,580,312 million compared to 2021 which reached IDR1,881,477 million. The biggest increase was in the increase in postal deposits and demand deposits.

Tabel Simpanan dari Bank Lain
Table of Deposits from Other Banks

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak berelasi: Related Parties:				
Rupiah Indonesia Rupiah	96,339	98,556	(2,217)	(2.25%)
Pihak ketiga: Third parties:				
Rupiah Indonesia Rupiah	4,365,451	1,782,921	2,582,530	144.85%
Mata Uang Asing Foreign Currencies	-	-		
	4,365,451	1,782,921	2,582,530	144.85%
Simpanan dari Bank Lain **Deposits from Other Banks**	**4,461,790**	**1,881,477**	**2,580,313**	**137.14%**

*) Direklasifikasi/As reclassified

Liabilitas Akseptasi

Liabilitas akseptasi tahun 2022 sebesar Rp227.970 juta, meningkat 39,02% atau Rp63.987 juta dibandingkan tahun 2021 sebesar Rp163.983 juta. Peningkatan tersebut pada pos akseptasi kepada bank terkait SKBDN dan LC.

Acceptances Liabilities

Acceptances payable in 2022 amounted to IDR227,970 million, an increase of 39.02% or IDR63,987 million compared to 2021 of IDR163,983 million. The increase was in the acceptance post to banks related to SKBDN and LC.

Tabel Liabilitas Akseptasi
Table of Acceptances Liabilities

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Liabilitas akseptasi – Pihak Ketiga - Rupiah Acceptances Liabilities – Third parties - IDR	227,970	163,983	63,987	39.02%

*) Direklasifikasi/As reclassified

Efek Hutang Yang Diterbitkan – Neto

Efek hutang yang diterbitkan pada tahun 2022 sebesar Rp1.871.461 juta, mengalami penurunan 22,14% atau Rp532.086 juta menjadi sebesar Rp2.403.547 juta pada tahun 2021.Penurunan tersebut disebabkan adanya efek hutang yang diterbitkan yang sudah jatuh tempo pada tahun 2022.

Debt Securities Issued - Net

Debt securities issued in 2022 amounted to IDR1,871,461 million, a decrease of 22.14% or IDR532,086 million to IDR2,403,547 million in 2021. The decrease was due to debt securities issued that matured in 2022.

Tabel Efek Hutang Yang Diterbitkan - Neto
Table of Debt securities issued - neto

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten Continuous Bonds I Phase I of Bank Jabar Banten	780,000	1,248,300	(468,300)	(37.52%)
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten Continuous Bonds I Phase II of Bank Jabar Banten	916,500	916,500	-	0.00%
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten Continuous Bonds I Phase III of Bank Jabar Banten	182,000	248,000	(66,000)	(26.61%)
Beban emisi obligasi yang belum diamortisasi Unamortized bond issuance expense	(7,039)	(9,253)	2,214	(23.93%)
Efek hutang yang diterbitkan - neto **Debt securities issued - neto**	**1,871,461**	**2,403,547**	**(532,086)**	**(22.14%)**

*) Direklasifikasi/As reclassified

Pinjaman yang Diterima - Pihak Ketiga

Tahun 2022 pinjaman yang diterima sebesar Rp17.544.761 juta, mengalami peningkatan 44,17% atau Rp5.372.094 juta yang menjadi sebesar Rp12.161.667 juta pada tahun 2021. Peningkatan tersebut karena adanya peningkatan pada pinjaman yang diterima dari bank Damamon serta bank DKI ditambah adanya dana dari Kementrian PU dan PRRI untuk penyaluran kredit.

Borrowings - Third Parties

In 2022 the Borrowings amounted to IDR17,544,761 million, an increase of 44.17% or IDR5,372,094 million which amounted to IDR12,161,667 million in 2021. This increase was due to an increase in loans received from Bank Damamon and Bank DKI plus funds from the Ministry of Public Works and PRRI for lending.

Tabel Pinjaman yang Diterima - Pihak Ketiga
Table of Borrowings - Third parties

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah: Indonesia Rupiah:				
PT Bank Central AsiaTbk	5,700,000	5,700,000	-	0.00%
PT Sarana Multigriya Finansial (Persero)	100,000	100,000	-	0.00%
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia Ministry of Public Works and Public Housing of the Republic of Indonesia	3,842,719	2,463,367	1,379,352	55.99%
PT Bank Danamon Indonesia Tbk	4,000,000	1,000,000	3,000,000	300.00%
PT Bank DKI	1,500,000	-	1,500,000	100.00%
PT Bank ICBC Indonesia	800,000	800,000	-	0.00%
PT Bank CIMB Niaga Tbk	5,954	11,829	(5,875)	(49.67%)
PT Bank Negara Indonesia (Persero) Tbk	-	72	(72)	(100.00%)
PT Bank Oke Indonesia (sebelumnya PT Bank Andara)	5,428	6,774	(1,346)	(19.87%)
PT Bank Mandiri (Persero) Tbk	1,500,000	2,000,000	(500,000)	(25.00%)
BPR Supra Artapersada	11,200	11,200	-	0.00%
PT BPR Daya Lumbung Asia	9,260	10,826	(1,566)	(14.47%)
PT BPR Cipatujah Jabar	-	-	-	
PT Bank Mega Tbk	-	-	-	
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah Cooperative and Small and Medium Enterprises Revolving Fund Management Institutions	59,200	57,600	1,600	2.78%
Lainnya Others	-	-	-	
Pinjaman yang diterima - pihak ketiga **Loans received - Third parties**	**17,533,761**	**12,161,667**	**5,372,094**	**44.17%**

*) Direklasifikasi/As reclassified

Estimasi Kerugian Komitmen dan Kontinjensi

Estimasi kerugian komitmen dan kontinjensi tahun 2022 mencapai Rp10,747 juta, menurun 54,76% atau Rp13.009 juta dibandingkan tahun 2021 mencapai Rp23.756 juta. Komponen penyumbang peningkatan terbesar pada pos estimasi kerugian komitmen dan kontijensi adalah fasilitas kredit yang belum digunakan.

Estimated Loss on Commitments and Contingencies

Estimated losses on commitments and contingencies in 2022 have reached IDR10.747 million, a decrease of 54.76% or IDR13,009 million compared to 2021 reaching IDR23,756 million. The component that contributed to the largest increase in the estimated losses on commitments and contingencies was unused loan facilities.

Tabel Estimasi Kerugian Komitmen dan Kontinjensi
Table of Estimated Loss on Commitments and Contingencies

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah: Indonesia Rupiah:				
Fasilitas kredit yang belum digunakan Unused loan facilities	9,864	19,679	(9,815)	(49.88%)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bank garansi Bank guarantee	883	4,077	(3,194)	(78.34%)
Estimasi kerugian komitmen dan kontinjensi **Estimated losses on commitments and contingencies**	**10,747**	**23,756**	**(13,009)**	**(54.76%)**

*) Direklasifikasi/As reclassified

Hutang Pajak

Hutang pajak pada tahun 2021 sebesar Rp129.213 juta, meningkat 7,84% atau Rp10.134 juta yang menjadi Rp139.347 juta pada tahun 2022. Peningkatan tersebut sejalan dengan kenaikan laba kotor pada tahun 2022.

Tax Payables

Taxes payable in 2021 amounted to IDR129,213 million, an increase of 7.84% or IDR10,134 million which became IDR139,347 million in 2022. This increase was in line with the increase in gross profit in 2022.

Tabel Hutang Pajak
Table of Tax Payable

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bank	133,340	124,827	8,513	6.82%
Entitas anak Subsidiaries	6,007	4,386	1,621	36.96%
Hutang pajak **Tax Payable**	**139,347**	**129,213**	**10,134**	**7.84%**

*) Direklasifikasi/As reclassified

Bunga Yang Masih Harus Dibayar

Bunga yang masih harus dibayar pada tahun 2022 meningkat sebesar 50,68% atau Rp85.486 juta menjadi Rp254.160 juta dibandingkan tahun 2021 yang sebesar Rp168,674 juta. Peningkatan tersebut diakibatkan karena adanya beban bunga deposito yang masih harus dibayar.

Interest Payable

Interest payable in 2022 increased by 50.68% or IDR85,486 million to IDR254,160 million compared to 2021 which amounted to IDR168.674 million. The increase was due to accrued deposit interest expenses.

Tabel Bunga Yang Masih Harus Dibayar
Table of Interest Accrued

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Rupiah	254,100	167,736	86,364	51.49%
Dolar Amerika Serikat United States Dollar	60	938	(878)	(93.60%)
Bunga yang masih harus dibayar **Accrued Interest**	**254,160**	**168,674**	**85,486**	**50.68%**

*) Direklasifikasi/As reclassified

Liabilitas Imbalan Kerja

Liabilitas imbalan kerja tahun 2021 mencapai (Rp291,904) juta, menurun sebesar 243,54% dibandingkan tahun 2021 mencapai Rp203.356 juta. Liabilitas imbalan kerja tahun 2022 mencapai Rp291.904 juta, menurun sebesar 243,54%% dibandingkan tahun 2021 mencapai Rp203.356 juta. Hal tersebut disebabkan oleh adanya perubahan terhadap manfaat pasti untuk karyawan menjadi imbalan pasti.

Employee Benefit Liabilities

Employee benefit liabilities in 2021 reached (IDR291,904) million, decreased by 243.54% compared to 2021 which reached IDR203,356 million. Employee benefit liabilities in 2022 reached IDR 291,904 million, a decrease of 243.54% compared to 2021 reaching IDR 203,356 million. This was caused by a change in defined benefits for employees to become defined benefits.

Tabel Liabilitas Imbalan Kerja
Table of Employee Benefit Liabilities

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Saldo Awal Initial Balance	(203,356)	(206,046)	2,690	(1.31%)
Beban Tahun Berjalan Current Year Expenses	(137,808)	(85,287)	(52,521)	61.58%
Pengukuran Kembali Liabilitas (Aset) Imbalan Kerja - Neto Remeasurement of Liabilities (Assets) Employee Benefits - Net	(24,657)	(14,041)	(10,616)	75.61%
Pembayaran Imbalan Payment of Rewards	38,125	44,803	(6,678)	(14.91%)
Kontribusi Pemberi Kerja Employer Contributions	35,792	57,215	(21,423)	(37.44%
Liabilitas imbalan kerja **Employee Benefit Liabilities**	**(291,904)**	**203,356**	**(495,260)**	**(243.54%)**

*) Direklasifikasi/As reclassified

Liabilitas Lain-Lain

Liabilitas lain-lain tahun 2022 mencapai Rp1.347.965 juta, menurun 18,16% dibandingkan tahun 2021 mencapai Rp1.647.215 juta. Penurunan tersebut disebabkan oleh penurunan nilai liabilitas sewa hak guna.

Others Liabilities

Other liabilities in 2022 reached IDR1,347,965 million, a decrease of 18.16% compared to 2021 reaching IDR1,647,215 million. The decrease was due to a decrease in the value of the right of use lease liability.

Tabel Liabilitas Lain-Lain
Table of Others Liabilities

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	1,346,533	1,644,716	(298,183)	(18.13%)
Mata Uang Asing Foreign Currencies	1,432	2,309	(877)	(37.98%)
Liabilitas lain-lain **Others Liabilities**	**1,347,965**	**1,647,025**	**(299,060)**	**(18.16%)**

*) Direklasifikasi/As reclassified

Obligasi Subordinasi

Obligasi subordinasi tahun 2022 mencapai Rp3.679.163 juta, naik sebesar 23,11% atau Rp690.671 juta dibandingkan tahun 2021 yang mencapai Rp2.988.163 juta. Peningkatan tersebut karena adanya penambahan obligasi subordinasi berkelanjutan sebesar Rp693.000 juta.

Subordinated Bonds

Subordinated bonds in 2022 reached IDR3,679,163 million, an increase of 23.11% or IDR690,671 million compared to 2021 which reached IDR2,988,163 million. This increase was due to the addition of a continuous subordinated bond of IDR693,000 million.

Tabel Obligasi Subordinasi
Table of Subordinated Bonds

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Obligasi Subordinasi Berkelanjutan I Tahap I , II , III, IV Bank Jabar Banten Continuous Subordinated Bonds I Phase I, II, III, IV Bank Jabar Banten	3,693,000	3,000,000	693,000	23.10%
Beban emisi obligasi yang belum diamortisasi Unamortized bond issuance expense	(13,837)	(11,508)	(2,329)	20.24%
Obligasi Subordinasi **Subordinated Bonds**	**3,679,163**	**2,988,492**	**690,671**	**23.11%**

*) Direklasifikasi/As reclassified

Dana Syirkah Temporer

Dana syirkah temporer tahun 2022 mencapai Rp8.374.424 juta, meningkat 14,46% atau Rp1.057.734 juta dibandingkan tahun 2021 yang mencapai Rp7.316.690 juta. Peningkatan tersebut karena adanya kenaikan dana syirkah bukan bank dari pihak sebesar 14,60% atau Rp1,06 triliun.

Temporary Syirkah Fund

Temporary syirkah funds in 2022 reached IDR8,374,424 million, an increase of 14.46% or IDR1,057,734 million compared to 2021 which reached IDR7,316,690 million. This increase was due to an increase in non-bank syirkah funds from parties of 14.60% or IDR1.06 trillion.

Tabel Dana Syirkah Temporer
Table of Temporary Syirkah Fund

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bukan bank Non Bank				
- Pihak berelasi - Related Parties	7,148	58,009	(50,861)	(87.68%)
- Pihak ketiga - Third parties	8,316,448	7,205,229	1,111,219	15.42%
	8,323,596	7,263,238	1,060,358	14.60%
Bank Bank				
- Pihak Ketiga - Third parties	50,828	53,452	(2,624)	(4.91%)
Total dana *syirkah* temporer **Total Temporary Syirkah Fund**	**8,374,424**	**7,316,690**	**1,057,734**	**14.46%**

*) Direklasifikasi/As reclassified

Ekuitas

Ekuitas tahun 2022 mencapai Rp14.745.986 juta, meningkat 12,70% atau Rp1.662.143 juta dibandingkan tahun 2021 yang mencapai Rp13.083.843 juta. Peningkatan tersebut sejalan peningkatan laba bersih tahun 2022.

Equity

Equity in 2022 reached IDR14,745,986 million, an increase of 12.70% or IDR1,662,143 million compared to 2021 which reached IDR13,083,843 million. This increase was in line with the increase in net profit in 2022.

Tabel Ekuitas
Table of Equity

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Ekuitas yang dapat diatribusikan kepada entitas induk Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A - 9.600.000.000 saham Seri B - 6.400.000.000 saham Modal ditempatkan dan disetor penuh: Seri A – 7.414.714.661 saham (per tanggal 31 Desember 2022 dan 2021) Seri B – 2.424.072.500 saham (per tanggal 31 Desember 2022 dan 2021) Equity attributable to the parent entity Capital stock nominal value of IDR250 (full amount) per share Authorized capital: Series A - 9,600,000,000 shares Series B - 6,400,000,000 shares Issued and fully deposited capital: Series A - 7,414,714,661 shares (as of December 31, 2022 and 2021) Series B - 2,424,072,500 shares (as of December 31, 2022 and 2021)	2,630,361	2,459,697	170,664	6.94%
Tambahan modal disetor Additional Paid-In Capital	1,812,876	1,058,541	754,335	71.26%
Surplus dari revaluasi aset tetap Surplus from Fixed Asset Revaluation	2,169,577	2,201,402	(31,825)	(1.45%)
Keuntungan (kerugian) dan perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual Gains (losses) and changes in the value of financial assets classified as available for sale	(420,813)	(8,577)	(412,236)	4,806.30%
Pengukuran kembali program imbalan pasti - Setelah pajak tangguhan Remeasurement of defined benefit plans - After tax deferred	(166,272)	(146,249)	(20,023)	13.69%
Saldo laba Retain Earning				
- Telah ditentukan penggunaannya - Appropriated	4,785,382	3,813,887	971,495	25.47%
- Belum ditentukan penggunaannya - Unappropriated	3,947,964	3,657,863	290,101	7.93%
Total ekuitas yang dapat diatribusikan kepada entitas induk Total equity attributable to the parent entity	14,759,075	13,036,374	1,722,701	13.21%
Kepentingan non-pengendali Non-controlling interests	(13,089)	47,659	(60,748	(127.46%)
Total ekuitas **Total Equity**	**14,745,986**	**13,084,033**	**1,661,953**	**12.70%**

*) Direklasifikasi/As reclassified

Modal Ditempatkan dan Disetor Penuh

Modal ditempatkan dan disetor penuh tahun 2022 mencapai Rp2.630.361 juta, meningkat 6,94% atau Rp170.666 juta dibandingkan tahun 2021 yang mencapai Rp13.083.843 juta. Peningkatan tersebut karena pertumbuhan saham Seri B di tahun 2022 sebesar 28,16%.

Issued and Paid-Up Capital

Issued and fully paid capital in 2022 reached IDR2,630,361 million, an increase of 6.94% or IDR170,666 million compared to 2021 which reached IDR13,083,843 million. This increase was due to the growth in Series B shares in 2022 of 28.16%.

Tabel Modal Ditempatkan dan Disetor Penuh
Table of Issued and Paid-Up Capital

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Total Saham Seri A Total Series A Shares	1,853,679	1,853,677	2	0.00%
Total Saham Seri B Total Series B Shares	776,682	606,018	170,664	28.16%
Modal ditempatkan dan disetor penuh **Issued and Paid-Up Capital**	**2,630,361**	**2,459,695**	**170,666**	**6.94%**

*) Direklasifikasi/As reclassified

Tambahan Modal Disetor

Tambahan modal disetor tahun 2022 mencapai Rp1.812.876 juta, meningkat 71,26% atau Rp754.335 juta dibandingkan tahun 2021 mencapai Rp1.058.541 juta. Peningkatan tersebut karena pertumbuhan tambahan modal disetor Pemerintah Provinsi Jawa Barat.

Additional Paid-In Capital

Additional paid-in capital in 2022 reached IDR1,812,876 million, an increase of 71.26% or IDR754,335 million compared to 2021 reaching IDR1,058,541 million. This increase was due to the growth of additional paid-in capital by the West Java Provincial Government.

Tabel Tambahan Modal Disetor
Table of Additional Paid-In Capital

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Masyarakat Public	987,821	823,423	164,398	19.97%
Pemerintah Provinsi Jawa Barat West Java Provincial Government	404,511	76,595	327,916	428.12%
Pemerintah Kab. Bandung Bandung District Government	106,731	52,105	54,626	104.84%
Pemerintah Kab. Bogor Bogor District Government	30,485	14,958	15,527	103.80%
Pemerintah Kab. Serang Serang District Government	22,606	11,189	11,417	102.04%
Pemerintah Kab. Tangerang Tangerang District Government	22,181	-	22,181	100.00%
Pemerintah Kota Tangerang Tangerang City Government	18,857	9,264	9,593	103.55%
Pemerintah Kab. Bandung Barat Bandung Barat District Government	16,839	8,684	8,155	93.91%

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pemerintah Kab. Karawang Karawang District Government	15,075	4,200	10,875	258.93%
Pemerintah Kab. Indramayu Indramayu District Government	14,653	6,498	8,155	125.50%
Pemerintah Kab. Sukabumi Sukabumi District Government	13,079	6,417	6,662	103.82%
Pemerintah Kab. Tasikmalaya Tasikmalaya District Government	11,009	-	11,009	100.00%
Pemerintah Kota Tasikmalaya Tasikmalaya City Government	9,530	4,637	4,893	105.52%
Pemerintah Kota Bekasi Bekasi City Government	9,405	4,613	4,792	103.88%
Pemerintah Kota Bandung Bandung City Government	8,894	-	8,894	100.00%
Pemerintah Kota Cilegon Cilegon City Government	8,827	4,342	4,485	103.29%
Pemerintah Kab. Cirebon Cirebon District Government	8,448	4,145	4,303	103.81%
Pemerintah Kab. Pandeglang Pandeglang District Government	8,158	8,158	-	0.00%
Pemerintah Kab. Majalengka Majalengka District Government	8,155	-	8,155	100.00%
Pemerintah Kota Tangerang Selatan South Tangerang City Government	8,155	-	8,155	100.00%
Pemerintah Kota Serang Serang City Government	8,155	-	8,155	100.00%
Pemerintah Kota Cimahi Cimahi City Government	7,974	-	7,974	100.00%
Pemerintah Kota Depok Depok City Government	6,923	6,923	-	0.00%
Pemerintah Kab. Purwakarta Purwakarta District Government	6,524	-	6,524	100.00%
Pemerintah Kota Sukabumi Sukabumi City Government	5,801	2,845	2,956	103.90%
Pemerintah Kab. Lebak Lebak District Government	5,665	2,783	2,882	103.56%
Pemerintah Kab Bekasi Bekasi District Government	5,639	-	5,639	100.00%
Pemerintah Kab Garut Garut District Government	4,893	-	4,893	100.00%
Pemerintah Kab Ciamis Ciamis District Government	4,485	-	4,485	100.00%
Pemerintah Kab. Kuningan Kuningan District Government	4,166	2,127	2,039	95.86%
Pemerintah Kota Bogor Bogor City Government	3,583	-	3,583	100.00%
Pemerintah Kota Sumedang Sumedang City Government	3,531	-	3,531	100.00%
Pemerintah Kab Subang Subang District Government	3,318	3,318	-	0.00%
Pemerintah Kota Banjar Banjar City Government	3,180	-	3,180	100.00%

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pemerintah Kab. Pangandaran Pangandaran District Government	2,936	-	2,936	100.00%
Pemerintah Kota Cirebon Cirebon City Government	2,684	1,317	1,367	103.80%
Tambahan modal disetor **Additional Paid-In Capital**	**1,812,876**	**1,058,541**	**754,335**	**71.26%**

*) Direklasifikasi/As reclassified

Surplus Dari Revaluasi Aset Tetap

Surplus dari revaluasi aset tetap tahun 2022 mencapai Rp2.169.577 juta, turun 1,54% atau Rp31.825 juta dibandingkan 2021 yang mencapai Rp2.201.402 juta. Penurunan tersebut disebabkan oleh penurunan nilai pasar dari aset tetap di tahun 2022.

Surplus From Fixed Asset Revaluation

The surplus from the revaluation of fixed assets in 2022 reached IDR2,169,577 million, a decrease of 1.54% or IDR31,825 million compared to 2021 which reached IDR2,201,402 million. The decrease was caused by a decrease in the market value of fixed assets in 2022.

Tabel Surplus Dari Revaluasi Aset Tetap
Table of Surplus from Fixed Asset Revaluation

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Surplus dari revaluasi aset tetap Surplus from Fixed Asset Revaluation	2,169,577	2,201,402	(31,825)	(1.45%)

*) Direklasifikasi/As reclassified

Pengukuran Kembali Program Imbalan Pasti - Setelah Pajak Tangguhan

Pengukuran kembali program imbalan pasti - setelah pajak tangguhan tahun 2022 mencapai (Rp166,272) juta, meningkat 13,54% dibandingkan tahun tahun 2021 mencapai (Rp146,249) juta. Penurunan tersebut terjadi karena adanya pemindahan manfaat pasti menjadi iuran pasti pada tahun 2022.

Remeasurement of Defined Benefit Plan - After Deffered Tax

Remeasurement of defined benefit plans - after deferred tax in 2022 reached (IDR166,272) million, an increase of 13.54% compared to 2021 reaching (IDR146,249) million. This decrease occurred due to the transfer of defined benefits to defined contributions in 2022.

Tabel Pengukuran Kembali Program Imbalan Pasti - Setelah Pajak Tangguhan
Table of Remeasurement of Defined Benefit Plan - After Deffered Tax

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pengukuran kembali program imbalan pasti - setelah pajak tangguhan Remeasurement of Defined Benefit Plan - After Deffered Tax	(166,272)	(146,439)	(19,833)	13.54%

*) Direklasifikasi/As reclassified

Saldo Laba

Saldo laba tahun 2022 mencapai Rp8.733.346 juta meningkat 16,88% atau Rp1.261.596 dibandingkan tahun 2021 yang mencapai Rp7.471.750 juta. Peningkatan tersebut sejalan dengan meingkatnya laba bersih tahun 2022.

Retain Earning

The retained earnings in 2022 reached IDR8,733,346 million, an increase of 16.88% or IDR1,261,596 compared to 2021 which reached IDR7,471,750 million. This increase was in line with the increase in net profit in 2022.

Tabel Saldo Laba
Tabel of Retain Earning

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Telah ditentukan penggunaannya Appropriated	4,785,382	3,813,887	971,495	25.47%
Belum ditentukan penggunaannya Unappropriated	3,947,964	3,657,863	290,101	7.93%
Saldo Laba **Retain Earning**	**8,733,346**	**7,471,750**	**1,261,596**	**16.88%**

*) Direklasifikasi/As reclassified

Total Ekuitas Yang Dapat Diatribusikan Kepada Entitas Induk

Total ekuitas yang dapat diatribusikan kepada entitas induk tahun 2022 mencapai Rp14.759.075 juta, meningkat 13,21% atau Rp1.722.701 juta dibandingkan tahun 2021 mencapai Rp13.036.564 juta. Peningkatan tersebut sejalan dengan meningkatnya laba bersih tahun 2022.

Total Equity Attributable To The Parent Entity

Total equity attributable to the parent entity in 2022 reached IDR14,759,075 million, an increase of 13.21% or IDR1,722,701 million compared to 2021 reaching IDR13,036,564 million. This increase was in line with the increase in net profit in 2022.

Tabel Total Ekuitas Yang Dapat Diatribusikan Kepada Entitas Induk
Table of Total Equity Attributable To The Parent Entity

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Total ekuitas yang dapat diatribusikan kepada entitas induk Total equity attributable to the parent entity	14,759,075	13,036,374	1,722,701	13.21%

*) Direklasifikasi/As reclassified

Kepentingan Non-Pengendali

Kepentingan non-pengendali tahun 2022 mencapai (Rp13.089) juta, turun 127,46% dibandingkan tahun tahun 2021 mencapai Rp47.279 juta. Penurunan tersebut dipengaruhi oleh kerugian pada anak perusahaan bank **bjb** yaitu BPR Intan Jabar.

Non-Controlling Interests

Non-controlling interests in 2022 reached (IDR13,089) million, a decrease of 127.46% compared to 2021 reaching IDR47,279 million. The decrease was influenced by losses at bank **bjb** subsidiary, namely BPR Intan Jabar.

Tabel Kepentingan Non-Pengendali
Table of Non-controlling interests

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021*)	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Entitas Anak: Subsidiaries:				
PT Bank Jabar Banten Syariah	(3,171)	9,877	(13,048)	(132.10%)
PT BPR Intan Jabar	(38,021)	10,376	(48,397)	(466.43%)
PT Karya Utama Jabar	26,558	25,424	1,134	4.46%
Perusahaan Efek Daerah Regional Securities Company	1,545	1,982	(437)	(22.05%)
Kepentingan non-pengendali Non-controlling interests	(13,089)	47,659	(60,748)	(127.46%)

*) Direklasifikasi/As reclassified

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Statements of Profit and Loss and Other Comprehensive Income

Tabel Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian
Table of Consolidated Statements of Profit and Loss and other Comprehensive Income

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan Bunga dan Syariah **Interest and Sharia Income**				
Pendapatan bunga dan syariah Interest and Sharia Income	12,816,082	12,425,703	390,379	3.14%
Pendapatan provisi dan komisi pembiayaan syariah Sharia financing fee and commission income	819,892	788,740	31,152	3.95%
	13,635,974	13,214,443	421,531	3.19%
Beban Bunga dan Bagi Hasil Syariah **Interest Expense and Sharia Profit Sharing**	**(5,227,996)**	**(5,313,916)**	**85,920**	**(1.62%)**
Pendapatan Bunga dan Syariah Neto **Interest and Sharia Income Neto**	**8,407,978**	**7,900,527**	**507,451**	**6.42%**
Pendapatan Operasional Lainnya **Other Operational Income**				
Provisi dan komisi selain dari kredit yang diberikan Fees and commissions other than loans	1,051,115	802,774	248,341	30.94%
Penerimaan kembali kredit yang telah dihapus buku Recoveries From Written-Off Loans	365,404	391,947	(26,543)	(6.77%)
Keuntungan transaksi valuta asing - neto Gain on foreign exchange transactions - net	23,826	58,686	(34,860)	(59.40%)
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Profit from sale of traded securities - net	49,315	325,132	(275,817)	(84.83%)
Lain-lain Others	150,028	139,708	10,320	7.39%
	1,639,688	1,718,247	(78,559)	(4.57%)

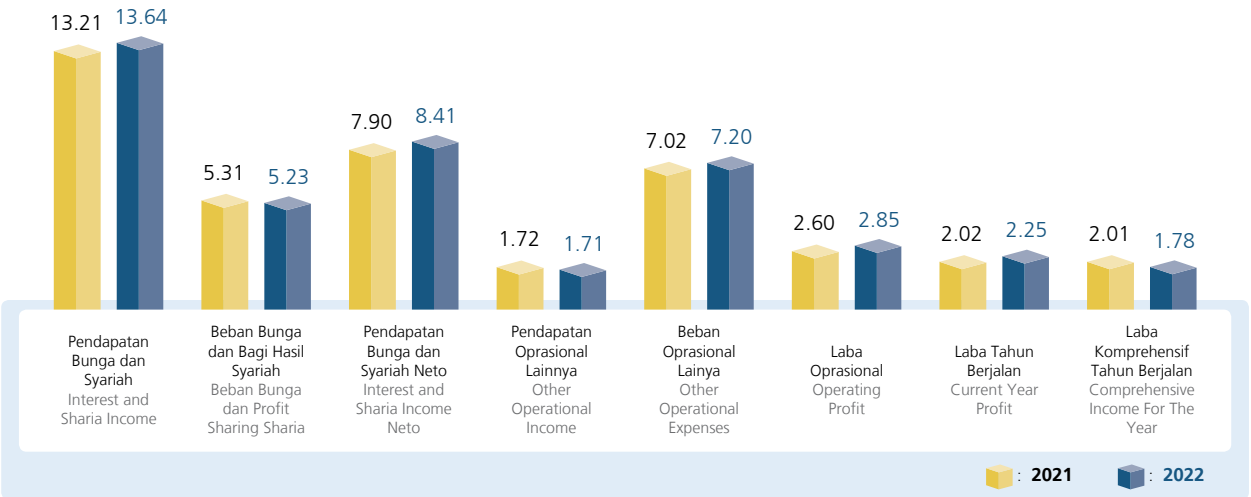
Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Beban Operasional Lainnya **Other Operational Expenses**				
Beban umum dan administrasi General and administrative Expenses	(2,744,760)	(2,701,546)	(43,214)	1.60%
Beban tenaga kerja dan tunjangan Salaries and employee benefits	(3,242,167)	(2,922,119)	(320,048)	10.95%
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian Allowance For Impairment Losses On Financial and NonFinancial Assets - Net Losses	(223,976)	(626,103)	402,127	(64.23%)
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan – neto Unrealized Loss From Changes in Fair Value of Traded Securities - Net	-	(58,176)	(58,176)	(100.00%)
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto Loss on sale of marketable securities measured at fair value through profit or loss - net	(92,808)	-	(92,808)	(100.00%)
Pembalikan kerugian komitmen dan kontinjensi Reversal of loss commitments and contingencies	13,192	6,010	7,182	119.50%
Lain-lain Others	(908,289)	(718,225)	(190,064)	26.46%
	(7,198,808)	(7,020,159)	(178,649)	2.54%
Laba Operasional **Income from operations**	**2,848,858**	**2,598,615**	**250,243**	**9.63%**
BEBAN NON-OPERASIONAL - NETO NON-OPERATING EXPENSES - NET	(13,240)	(11,033)	(2,207)	20.00%
LABA SEBELUM BEBAN PAJAK **INCOME BEFORE TAX EXPENSES**	**2,835,618**	**2,587,582**	**248,036**	**9.59%**
BEBAN PAJAK - NETO **TAX EXPENSES - NET**	**(590,336)**	**(568,928)**	**(21,408)**	**3.76%**
LABA TAHUN BERJALAN **CURRENT YEAR PROFIT**	**2,245,282**	**2,018,654**	**226,628**	**11.23%**
PENGHASILAN KOMPREHENSIF LAIN: OTHER COMPREHENSIVE INCOME:				
Akun yang tidak akan direklasifikasikan ke laba rugi **Accounts That Will Not Be Reclassified to Profit or Loss**				
Pengukuran kembali atas program imbalan pasti Remeasurement of Defined Benefit Plans	(24,657)	(14,041)	(10,616)	75.61%
Revaluasi aset tetap Fixed Asset Revaluation	(31,191)	120,438	(151,629)	(125.90%)
Pajak penghasilan Income Tax	4,824	6,262	(1,438)	(22.96%)
Akun yang akan direklasifikasikan ke laba rugi **Accounts That Will Be Reclassified to Profit or Loss**				
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komperhensif lain - setelah pajak penghasilan Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of tax	(412,236)	(125,512)	537,748	(428.44%)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penghasilan Komprehensif Lain Tahun Berjalan – Setelah Pajak **Other Comprehensive Income for the Year - After Tax**	**(463,260)**	**(12,853)**	**476,113**	**(3,704.29%)**
Total Laba Komprehensif Tahun Berjalan **Total Comprehensive Income For The Year**	**1,782,022**	**2,005,801**	**(223,779)**	**(11.16%)**
Laba Tahun Berjalan yang Dapat Diatribusikan Kepada: **Current Year Profit yang Dapat Diatribusikan Kepada:**				
Pemilik entitas induk Parent Entity	2,304,376	2,031,858	272,518	13.41%
Kepentingan non-pengendali Non-controlling interests	(59,094)	(13,204)	(45,890)	347.55%
Total **Total**	**2,245,282**	**2,018,654**	**226,628**	**11.23%**
Total Laba Komprehensif yang Dapat Diatribusikan Kepada: **Total Comprehensive Income Attributable To:**				
Pemilik entitas induk Parent Entity	1,840,482	2,018,815	(178,333)	(8.83%)
Kepentingan non-pengendali Non-controlling interests	(58,460)	(13,014)	(45,446)	349.21%
Total **Total**	**1,782,022**	**2,005,801**	**(223,779)**	**(11.16%)**
Laba Per Saham Dasar yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh) **Basic Earnings Per Share Attributable To Owners of The Parent Entity (Full Amount)**	**219.02**	**206.52**	**12.50**	**6.05%**

Grafik Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

Graph of Consolidated Statements of Profit and Loss and other Comprehensive Income

(dalam triliun Rupiah / in IDR trillion)



Laba Operasional tahun 2022 mencapai Rp2.848.858 juta meningkat 9,63% dibandingkan tahun 2021 yang mencapai Rp2.598.615 juta. Peningkatan ini merupakan hasil dari penerapan strategi yang tepat dan disertai *monitoring* yang berkelanjutan dari segmen usaha konvensional dan syariah. Peningkatan ini didukung oleh peningkatan pendapatan bunga dan syariah neto sebesar 6,42% sehingga pada tahun 2022 mencapai sebesar Rp8.407.978 juta.

Income from operations in 2022 reached IDR2,848,858 million, an increase of 9.63% compared to 2021 which reached IDR2,598,615 million. This increase is the result of implementing the right strategy and accompanied by continuous monitoring of the conventional and sharia business segments. This increase was supported by an increase in net interest and sharia income by 6.42% so that in 2022 it reached IDR8,407,978 million.

Total Pendapatan Bunga dan Syariah

Total pendapatan bunga dan syariah tahun 2022 mencapai Rp13.635.974 juta, meningkat 3,19% dibandingkan tahun 2021 yang mencapai Rp13.214.443 juta. Peningkatan tersebut terutama berasal dari pertumbuhan pendapatan bunga sebesar Rp390.379 juta dan pendapatan syariah sebesar Rp51.909 juta.

Total Interest and Sharia Income

Total interest and sharia income in 2022 reached IDR13,635,974 million, an increase of 3.19% compared to 2021 which reached IDR13,214,443 million. This increase mainly came from growth in interest income of IDR390,379 million and sharia income of IDR51,909 million.

Tabel Pendapatan Bunga dan Syariah
Table of Interest and Sharia Income

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan bunga Interest income	12,816,082	12,425,703	390,379	3.14%
Pendapatan syariah Sharia Income	772,467	720,558	51,909	7.20%
Pendapatan provisi dan komisi Fee and Commission Income	35,228	60,720	(25,492)	(41.98%)
Pendapatan provisi dan komisi syariah Sharia Fee and Commission Income	12,197	7,462	4,735	63.45%
Total pendapatan bunga dan syariah **Total interest and sharia income**	**13,635,974**	**13,214,443**	**421,531**	**3.19%**

Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah tahun 2022 sebesar Rp13.588.549 juta, meningkat 3,36% dibandingkan tahun 2021 yang sebesar Rp13.146.261 juta. Pertumbuhan pendapatan bunga dan syariah dikontribusi dari peningkatan pos kredit yang diberikan meningkat sebesar 3,92% menjadi Rp11.020.502 juta pada tahun 2022.

Interest and Sharia Income

Interest and sharia income in 2022 reached IDR13,588,549 million, an increase of 3.36% compared to 2021 which amounted to IDR13,146,261 million. The growth in interest and sharia income was contributed by an increase in postal loans which increased by 3.92% to IDR11,020,502 million in 2022.

Tabel Pendapatan Bunga dan Syariah
Table of Interest and Sharia Income

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan Bunga **Interest Income**				
Rupiah **Rupiah**				
Kredit yang diberikan Loans Given	11,020,502	10,604,799	415,703	3.92%

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penempatan pada Bank Indonesia dan bank lain Placements with Bank Indonesia and other banks	435,552	454,629	(19,077)	(4.20%)
Giro pada Bank Indonesia Current Account with Bank Indonesia	63,248	31,972	31,276	97.82%
Giro pada bank lain Current accounts with other banks	1,690	1,027	663	64.56%
Wesel ekspor dan tagihan lainnya Export bills and other receivables	16,499	21,888	(5,389)	(24.62%)
Nilai wajar melalui laba rugi **Fair value through profit or loss**				
Surat berharga	164,730	11,076	153,654	1,387.27%
Biaya perolehan yang diamortisasi **Amortized cost**				
Surat berharga Securities	648,024	765,965	(117,941)	(15.40%)
Nilai wajar melalui penghasilan komprehensif lain **Fair value through other comprehensive income**				
Surat berharga Securities	440,920	528,986	(88,066)	(16.65%)
Mata uang asing **Foreign Currencies**				
Kredit yang diberikan Loans Given				
Dolar Amerika Serikat United States Dollar	5,839	5,057	782	15.46%
Penempatan pada Bank Indonesia dan bank lain Placements with Bank Indonesia and other banks				
Dolar Amerika Serikat United States Dollar	13,532	173	13,359	7,721.97%
Wesel ekspor dan tagihan lainnya Export bills and other receivables	5,546	130	5,416	4,166.15%
	12,816,082	**12,425,703**	**390,379**	**3.14%**
Pendapatan syariah **Sharia Income**				
Rupiah **Rupiah**				
Margin Margins	436,167	429,478	6,689	1.56%
Bagi Hasil Profit Sharing	321,371	272,252	49,121	18.04%
Pendapatan Sewa Ijarah Ijarah Rental Income	14,929	18,828	(3,899)	(20.71%)
	772,467	720,558	51,909	7.20%
Pendapatan Bunga dan Syariah **Interest and Sharia Income**	**13,588,549**	**13,146,261**	**442,292**	**3.36%**

Pendapatan Provisi dan Komisi Pembiayaan Syariah

Pendapatan provisi dan komisi pembiayaan syariah tahun 2022 mencapai Rp47.425 juta, menurun 30,44% atau Rp20.757 juta dibandingkan tahun 2021 yang mencapai Rp68.182 juta. Penurunan tersebut sejalan dengan meningkatnya pembiayaan syariah pada tahun 2022.

Sharia Financing Fee and Commission Income

Sharia financing fees and commission income in 2022 reached IDR47,425 million, a decrease of 30.44% or IDR20,757 million compared to 2021 which reached IDR68,182 million. This decrease was in line with the increase in sharia financing in 2022.

Tabel Pendapatan Provisi dan Komisi Pembiayaan Syariah
Table of Sharia financing fee and commission income

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan provisi dan komisi pembiayaan syariah Sharia financing fee and commission income	47,425	68,182	(20,757)	(30.44%)

Beban Bunga dan Bagi Hasil Syariah

Beban bunga dan bagi hasil syariah pada tahun 2022 tercatat sebesar Rp5.227.996 juta, mengalami penurunan 1,62% dari tahun 2021 yang sebesar Rp5.313.916 juta. Hal ini disebabkan oleh adanya penurunan *rate* bunga atas penghimpunan dana nasabah ke *rate* bunga yang lebih murah.

Interest Expense and Sharia Profit Sharing

Interest expenses and sharia profit sharing in 2022 were recorded at IDR5,227,996 million, a decrease of 1.62% from 2021 which amounted to IDR5,313,916 million. This was due to a decrease in the interest rate for collecting customer funds to a lower interest rate.

Tabel Beban Bunga dan Bagi Hasil Syariah
Table of Interest Expense and Sharia Profit Sharing

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Beban bunga dan bagi hasil syariah Interest Expense and Sharia Profit Sharing	5,227,996	5,313,916	(85,920)	(1.62%)

Pendapatan Bunga dan Syariah Neto

Dampak dari peningkatan pendapatan bunga dan syariah dan adanya efisiensi beban bunga dan bagi hasil syariah mununjukkan pertumbuhan pada pendapatan bunga dan syariah neto yang tercatat sebesar Rp8.407.978 juta pada tahun 2022 meningkat sebesar 6,42% dari tahun 2021 yang sebesar Rp7.900.527 juta.

Interest and Sharia Income Net

The impact of the increase in interest and sharia income and the efficiency of sharia interest expenses and profit sharing showed growth in net interest and sharia income which was recorded at IDR8,407,978 million in 2022, an increase of 6.42% from 2021 which amounted to IDR7,900,527 million.

Tabel Pendapatan Bunga dan Syariah Neto
Table of Interest and Sharia Income Net

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan bunga dan syariah neto Interest and Sharia Income Net	8,407,978	7,900,527	507,451	6.42%

Pendapatan Operasional Lainnya

Pencapaian pendapatan operasional lainnya pada tahun 2022 sebesar Rp1.639.688 juta, sedikit mengalami penurunan dari pos keuntungan penjualan surat berharga yang diperdagangkan (neto). Namun di pos provisi dan komisi selain dari kredit yang diberikan (*fee based income*) mengalami pertumbuhan sebesar 30,94% menjadi Rp1.051.115 juta pada tahun 2022.

Other Operating Income

Achievement of other operating income in 2022 amounted to IDR1,639,688 million, slightly experiencing a decrease from the gain on the sale of traded securities (net). However, fees and commissions other than loans (fee-based income) grew by 30.94% to IDR1,051,115 million in 2022.

Tabel Pendapatan Operasional Lainnya
Table of Other Operating Income

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Provisi dan komisi selain dari kredit yang diberikan Non-loan related fees and commissions	1,051,115	802,774	248,341	30.94%
Penerimaan kembali kredit yang telah dihapus buku Recoveries From Written-Off Loans	365,404	391,947	(26,543)	(6.77%)
Keuntungan transaksi valuta asing - neto Gain on foreign exchange transactions - net	23,826	58,686	(34,860)	(59.40%)
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Profit from sale of traded securities - net	49,315	325,132	(275,817)	(84.83%)
Lain-lain Others	150,028	139,708	10,320	7.39%
Pendapatan operasional lainnya **Other Operating Income**	**1,639,688**	**1,718,247**	**(78,559)**	**(4.57%)**

Provisi dan Komisi Selain Dari Kredit Yang Diberikan

Provisi dan komisi selain dari kredit yang diberikan tahun 2022 mencapai Rp1.051.115 juta, meningkat 30,94% dibandingkan tahun 2021 mencapai Rp802.774 juta. Peningkatan provisi dan komisi selain dari kredit yang diberikan pada tahun 2022 didominasi dari peningkatan pos provisi dan komisi yang naik sebesar 30,72% menjadi sebesar Rp1.013.852 juta. Peningkatan tersebut berasal dari transaksi yang berhubungan dengan *e-channel* maupun transaksi lain selain kredit.

Non-Loan Related Fees and Commissions

Non-loan related fees and commissions in 2022 reached IDR1,051,115 million, an increase of 30.94% compared to 2021 reaching IDR802,774 million. The increase in fees and commissions other than loans in 2022 was dominated by an increase in fees and commissions, which increased by 30.72% to IDR1,013,852 million. The increase came from transactions related to e-channels and transactions other than loan.

Tabel Provisi dan Komisi Selain dari Kredit Yang Diberikan
Table of Non-loan related fees and commissions

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah: Indonesia Rupiah:				
Provisi dan komisi Fees and commissions	1,013,852	775,575	238,277	30.72%
Fee komitmen Commitment Fee	34,302	25,163	9,139	36.32%
Mata uang asing: Foreign Currencies:				
Provisi dan komisi Fees and commissions	2,960	2,035	925	45.45%
Fee komitmen Commitment Fee	1	1	-	0.00%
Provisi dan komisi selain dari kredit yang diberikan **Non-loan related fees and commissions**	**1,051,115**	**802,774**	**248,341**	**30.94%**

Penerimaan Kembali Kredit yang Telah Dihapus Buku

Penerimaan kembali kredit yang telah dihapus buku tahun 2022 mencapai Rp365.404 juta, menurun 6,77% dibandingkan tahun tahun 2021 mencapai Rp391.947 juta. Penurunan tersebut antara lain dipengaruhi oleh kemampuan debitur yang menurun serta hasil penjualan agunan sukarela dan lelang yang belum optimal.

Recoveries From Written-Off Loans

Recoveries of loans written off in 2022 reached IDR365,404 million, a decrease of 6.77% compared to 2021 reaching IDR391,947 million. This decrease was partly influenced by the declining ability of debtors and the results of sales of voluntary collateral and auctions that were not optimal.

Tabel Penerimaan Kembali Kredit yang Telah Dihapus Buku
Table of Recoveries From Written-Off Loans

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penerimaan kembali kredit yang telah dihapus buku Recoveries From Written-Off Loans	365,404	391,947	(26,543)	(6.77%)

Keuntungan Transaksi Valuta Asing – Neto

Keuntungan transaksi valuta asing - neto tahun 2022 mencapai Rp23.826 juta, menurun 59,40% dibandingkan tahun 2021 mencapai Rp58.686 juta. Hal tersebut disebabkan oleh semakin lemahnya nilai Rupiah terhadap mata uang asing pada tahun 2022.

Gain From Foreign Exchange Transactions – Net

Profits from foreign exchange transactions - net in 2022 reached IDR23,826 million, a decrease of 59.40% compared to 2021 reaching IDR58,686 million. This was due to the weakening value of the Rupiah against foreign currencies in 2022.

Tabel Keuntungan Transaksi Valuta Asing - Neto
Table of Gain From Foreign Exchange Transactions - Net

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Keuntungan transaksi valuta asing - neto Gain From Foreign Exchange Transactions - Net	23,826	58,686	(34,860)	(59.40%)

Keuntungan Dari Penjualan Surat Berharga yang Diperdagangkan – Neto

Keuntungan dari penjualan surat berharga yang diperdagangkan - neto tahun 2022 mencapai (Rp92.808) juta, menurun 84,83% dibandingkan tahun 2021 mencapai Rp325.132 juta. Hal tersebut disebabkan oleh tekanan inflasi yang tinggi, respon pengetatan kebijakan moneter, kebijakan pengendalian Covid-19 di China, serta tensi geopolitik Rusia dan Ukraina.

Gain on Sale of Held-For-Trading Marketable Securities – Net

Profits from the sale of trading securities - net in 2022 reached (IDR 92,808) million, a decrease of 84.83% compared to 2021 reaching IDR 325,132 million. This was caused by high inflationary pressures, the response to tightening monetary policy, the Covid-19 control policies in China, as well as the geopolitical tensions of Russia and Ukraine.

Tabel Keuntungan dari penjualan Surat Berharga yang Diperdagangkan - Neto
Table of Gain on Sale of Held-for-Trading Marketable Securities – Net

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Gain on Sale of Held-for-Trading Marketable Securities – Net	49,315	325,132	(275,817)	(84.83%)

Lain-Lain

Lain-lain tahun 2022 mencapai Rp150.028 juta, meningkat 7,39% dibandingkan tahun 2021 yang mencapai Rp139.708 juta.

Others

Others in 2022 reached IDR150,028 million, an increase of 7.39% compared to 2021 which reached IDR139,708 million.

Tabel Lain-lain
Table of Others

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Lain-lain Others	150,028	139,708	10,320	7.39%

Beban Operasional Lainnya

Beban operasional lainnya pada tahun 2022 sebesar Rp7.198.808 juta meningkat sebesar 2,54% dari tahun 2021 yang sebesar Rp7.020.159 juta. Hal ini disebabkan adanya peningkatan pada pos beban tenaga kerja dan tunjangan yang naik sebesar Rp320.048 juta. Adapun penurunan pada pos penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan (neto) yang sebesar 64,23% dari tahun 2021 menjadi sebesar Rp223.976 juta di tahun 2022 yang diakibatkan adanya komitmen dalam hal perbaikan kualitas kredit/pembiayaan yang berdampak kepada menurunnya pencadangan yang harus dilakukan oleh Perseroan.

Other Operating Expenses

Other operating expenses in 2022 amounted to IDR7,198,808 million, an increase of 2.54% from 2021 which amounted to IDR7,020,159 million. This was due to an increase in labor expenses and benefits which increased by IDR320,048 million. The decrease in the provision for impairment losses on financial and non-financial assets (net) amounted to 64.23% from 2021 to IDR223,976 million in 2022 which was due to a commitment in terms of improving loan/financing quality which had an impact on decreasing reserves that must be made by the Company.

Tabel Beban Operasional Lainnya
Table of Other Operating Expenses

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Beban umum dan administrasi General and administrative Expenses	(2,744,760)	(2,701,546)	(43,214)	1.60%
Beban tenaga kerja dan tunjangan Labor Expenses and Benefits	(3,242,167)	(2,922,119)	(320,048)	10.95%
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Allowance for impairment losses on financial and non-financial assets - net	(223,976)	(626,103)	402,127	(64.23%)
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan-neto Unrealized Loss From Changes in Fair Value of Traded Securities - Net	-	(58,176)	(58,176)	(100.00%)
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto Loss on sale of marketable securities measured at fair value through profit or loss - net	92,808	-	92,808	100.00%
Pembalikan kerugian komitmen dan kontinjensi Reversal of loss commitments and contingencies	13,192	6,010	7,182	119.50%
Lain-lain Others	(908,289)	(718,225)	(190,064)	26.46%
Beban operasional lainnya **Other operating expenses**	**(7,198,808)**	**(7,020,159)**	**(178,649)**	**2.54%**

Pembalikan Kerugian Komitmen dan Kontinjensi

Pembalikan kerugian komitmen dan kontinjensi tahun 2022 mencapai Rp13.192 juta, meningkat 119,50% dibandingkan tahun tahun 2021 mencapai Rp6.010 juta. Hal tersebut disebabkan oleh perbaikan *rate expected credit loss* di tahun 2022.

Reversal Losses on Commitments and Contingencies

Reversal of losses on commitments and contingencies in 2022 reached IDR13,192 million, an increase of 119.50% compared to 2021 reaching IDR6,010 million. This was due to the improvement in the expected loan loss rate in 2022.

Tabel Pembalikan Kerugian Komitmen dan Kontinjensi
Table of Reversal Losses on Commitments and Contingencies

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pembalikan kerugian komitmen dan kontinjensi Reversal of loss commitments and contingencies	13,192	6,010	7,182	119.50%

Laba Operasional

Laba operasional tahun 2022 sebesar Rp2.848.858 juta, meningkat dari tahun 2021 yang sebesar Rp2.598.615 juta atau naik 9,63%. Peningkatan tersebut dikontribusi terbesar dari peningkatan pendapatan bunga dan syariah (neto) yang naik sebesar 6,42% menjadi Rp8.407.978 juta.

Income from Operations

Income from operations in 2022 amounted to IDR2,848,858 million, an increase from 2021 which amounted to IDR2,598,615 million or an increase of 9.63%. This increase was the biggest contribution from the increase in interest and sharia income (net), which increased by 6.42% to IDR8,407,978 million.

Tabel Laba Operasional
Table of Income from Operations

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan bunga dan syariah neto Interest and Sharia Income Net	8,407,978	7,900,527	507,451	6.42%
Pendapatan operasional lainnya Other Operating Income	1,639,688	1,718,247	(78,559)	(4.97%)
Beban operasional lainnya Other Operational Expenses	(7,198,808)	(7,020,159)	(178,649)	2.54%
Laba operasional **Income from Operations**	**2,848,858**	**2,598,615**	**250,243**	**9.63%**

Beban Non-Operasional – Neto

Beban non-operasional – neto tahun 2022 mencapai Rp13.240 juta, meningkat 20,00% dibandingkan tahun 2021 yang mencapai Rp11.033 juta. Peningkatan tersebut disebabkan oleh adanya biaya terkait abdi bank **bjb**.

Non-Operating Expenses – Net

Non-operating expenses - net in 2022 reached IDR13,240 million, an increase of 20.00% compared to 2021 which reached IDR11,033 million. This increase was due to costs related to bank **bjb** servants.

Tabel Beban Non-Operasional – Neto
Table of Non-Operating Expenses – Net

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan non-operasional Non-Operating Income	33,575	26,579	6,996	26.32%
Beban non-operasional Non-Operating Expenses	(46,815)	(37,612)	(9,203)	24.47%
Beban non-operasional - neto **Non-Operating Expenses – Net**	**(13,240)**	**(11,033)**	**(2,207)**	**20.00%**

Laba Sebelum Beban Pajak

Laba sebelum beban pajak tahun 2022 mencapai Rp2.835.618 juta meningkat 9,59% dibandingkan tahun 2021 mencapai Rp2.587.582 juta. Peningkatan tersebut sejalan dengan peningkatan laba operasional di tahun 2022.

Profit Before Tax Expenses

Income before tax expense in 2022 reached IDR2,835,618 million, an increase of 9.59% compared to 2021 reaching IDR2,587,582 million. This increase is in line with the increase in operating profit in 2022.

Tabel Laba Sebelum Beban Pajak
Table of Profit Before Tax Expenses

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Laba operasional Operating Profit	2,848,858	2,598,615	250,243	9.63%
Beban non-operasional - neto Non-Operating Expenses - Net	(13,240)	(11,033)	(2,207)	20.00%
Laba sebelum beban pajak **Profit Before Tax Expenses**	**2,835,618**	**2,587,582**	**248,036**	**9.59%**

Beban Pajak – Neto

Beban pajak – neto tahun 2022 mencapai Rp590,336 juta, meningkat 3,76% dibandingkan tahun 2021 mencapai Rp568,928 juta. Peningkatan tersebut sejalan dengan meningkatnya laba kotor tahun 2022.

Tax Expenses – Neto

Tax expense - net in 2022 reached IDR590.336 million, an increase of 3.76% compared to 2021 reaching IDR568.928 million. This increase was in line with the increase in gross profit in 2022.

Tabel Beban Pajak – Neto
Table of Tax Expenses – Net

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Beban pajak - neto Tax Expenses - Net	(591,547)	(568,928)	(22,619)	3.98%

Laba Tahun Berjalan

Laba tahun berjalan tahun 2021 mencapai Rp2.245.282 juta meningkat 11,23% dibandingkan tahun 2021 yang mencapai Rp2.018.654 juta. Peningkatan tersebut didominasi oleh meningkatnya *net interest income* tahun 2022.

Income for the Year

Income for the year 2021 reached IDR2,245,282 million, an increase of 11.23% compared to 2021 which reached IDR2,018,654 million. This increase was dominated by an increase in net interest income in 2022.

Tabel Laba Tahun Berjalan
Table of Income for the Year

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Laba sebelum beban pajak Profit Before Tax Expenses	2,835,618	2,587,582	248,036	9.59%
Beban pajak - neto Tax Expenses - Net	(590,336)	(568,928)	(21,408)	3.76%
Laba tahun berjalan **Current Year Profit**	**2,245,282**	**2,018,654**	**226,628**	**11.23%**

Adapun laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk tahun 2021 mencapai Rp2.304.376 meningkat 13,41% dibandingkan tahun 2021 mencapai Rp2.031.858 juta. Sedangkan laba tahun berjalan yang dapat diatribusikan kepada kepentingan non pengendali tahun 2022 mencapai (Rp59,094) juta, turun 347,55% dibandingkan tahun 2021 mencapai (Rp13.204) juta.

Meanwhile, income for the year attributable to owners of the parent entity in 2021 reached IDR2,304,376, an increase of 13.41% compared to 2021 reaching IDR2,031,858 million. Meanwhile, profit for the year attributable to non-controlling interests in 2022 reached (IDR59.094) million, down 347.55% compared to 2021 reaching (IDR13,204) million.

Tabel Laba Tahun Berjalan yang Dapat Diatribusikan
Table of Income For the Year Attributable

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pemilik entitas induk Parent Entity	2,304,376	2,031,858	272,518	13.41%
Kepentingan non-pengendali Non-controlling interests	(59,094)	(13,204)	(45,890)	347.55%
Total	**2,245,282**	**2,018,654**	**226,628**	**11.23%**

Penghasilan Komprehensif Lain

Penghasilan komprehensif lain tahun 2022 sebesar (Rp463,260) juta, meningkat 3,704.29% dibandingkan tahun 2021 sebesar (Rp12,853) juta. Penurunan tersebut disebabkan oleh kerugian yang belum direalisasi atas aset keuangan yang diukur melalui penghasilan komprehensif lainnya.

Other Comprehensive Income

Other comprehensive income in 2022 was (IDR463,260) million, an increase of 3,704.29% compared to 2021 of (IDR12,853) million. The decrease was due to unrealized losses on financial assets measured through other comprehensive income.

Tabel Penghasilan Komprehensif Lain
Table of Other Comprehensive Income

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Akun yang tidak akan direklasifikasikan ke laba rugi **Accounts that will not be reclassified to profit or loss**				
Pengukuran kembali atas program imbalan pasti Remeasurement of Defined Benefit Plans	(7,998)	(14,041)	6,043	(43.04%)
Revaluasi aset tetap Fixed Asset Revaluation	(31,195)	120,438	(151,633)	(125.90%)
Pajak penghasilan Income Tax	(31,195)	120,438	(151,633)	(125.90%)
Akun yang akan direklasifikasikan ke laba rugi **Accounts that will be reclassified to profit or loss**				
Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual Gain (Loss) from Changes in the Value of Marketable Securities - Available for Sale	(412,236)	(125,512)	537,748	(428.44%)
Penghasilan Komprehensif Lain Tahun Berjalan – Setelah Pajak **Other Comprehensive Income for the Year - After Tax**	**(463,260)**	**(12,853)**	**476,113**	**(3,704.29%)**

Laba Komprehensif Tahun Berjalan

Laba komprehensif tahun berjalan tahun 2022 mencapai Rp1.782.022 juta, menurun 11,16% dibandingkan tahun tahun 2021 mencapai Rp2.005.801 juta. Hal karena adanya penurunan atas kerugian yang belum direalisasi atas aset keuangan yang diukur melalui penghasilan komprehensif lainnya.

Total Comprehensive Income for the Year

Comprehensive income for the year in 2022 reached IDR1,782,022 million, a decrease of 11.16% compared to 2021 reaching IDR2,005,801 million. This was due to a decrease in unrealized losses on financial assets as measured through other comprehensive income.

Tabel Laba Komprehensif Tahun Berjalan
Table of Current Year Comprehensive Profit

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Laba tahun berjalan Current Year Profit	2,245,282	2,018,654	226,628	11.23%
Penghasilan komprehensif lain tahun berjalan – setelah pajak Other Comprehensive Income For The Year - After Tax	(463,260)	(12,853)	476,113	(3,704.29%)
Total laba komprehensif tahun berjalan **Total Comprehensive Income for the Year**	**1,782,022**	**2,005,801**	**(223,779)**	**(11.16%)**

Adapun laba komprehensif yang dapat diatribusikan kepada pemilik enititas induk tahun 2022 mencapai Rp1.840.482juta, turun 8,84% dibandingkan tahun tahun 2021 mencapai Rp2.019.005 juta. Sedangkan laba komprehensif yang dapat diatribusikan kepada kepentingan non pengendali tahun 2022 mencapai (Rp58.460) juta menurun 342,74% dibandingkan tahun 2021 mencapai (Rp13.204) juta.

Comprehensive income attributable to owners of the parent entity in 2022 reached IDR1,840,482 million, down 8.84% compared to 2021 reaching IDR2,019,005 million. Meanwhile, comprehensive profit attributable to non-controlling interests in 2022 reached (IDR58,460) million, a decrease of 342.74% compared to 2021 reaching (IDR13,204) million.

Tabel Laba Komprehensif yang Dapat Diatribusikan
Table of Comprehensive Income for the Year

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pemilik entitas induk Parent Entity	2,018,815	(178,333)	(8.83%)	(8.84%)
Kepentingan non-pengendali Non-controlling interests	(13,014)	(45,446)	349.21%	342.74%
Total	**1,782,022**	**2,005,801**	**(223,779)**	**(11.16%)**

Laba Per Saham Dasar yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh)

Laba per saham dasar yang dapat diatribusikan kepada pemilik entitas induk (nilai penuh) tahun 2022 mencapai Rp219,02 meningkat 6,05% atau Rp12,50 dibandingkan tahun 2021 yang mencapai Rp206,51. Peningkatan tersebut sejalan dengan pertumbuhan laba tahun berjalan di tahun 2022.

Basic Earnings Per Share Attributable to Owners of the Parent Entity (Full Amount)

Basic earnings per share attributable to owners of the parent entity (full amount) in 2022 reached IDR219.02, an increase of 6.05% or IDR12.50 compared to 2021 which reached IDR206.51. This increase was in line with the current year's profit growth in 2022.

Tabel Laba Per Saham Dasar yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh)
Table of Basic Earnings Per Share Attributable To Owners of The Parent Entity (Full Amount)

(dalam nilai penuh)
(in full amount)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Laba Per Saham Dasar yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh) Basic Earnings Per Share Attributable To Owners of The Parent Entity (Full Amount)	219.02	206.52	12.50	6.05%

Laporan Arus Kas Konsolidasian

Consolidated Statements of Cash Flows

Tabel Laporan Arus Kas Konsolidasian
Table of Consolidated Statements of Cash Flows

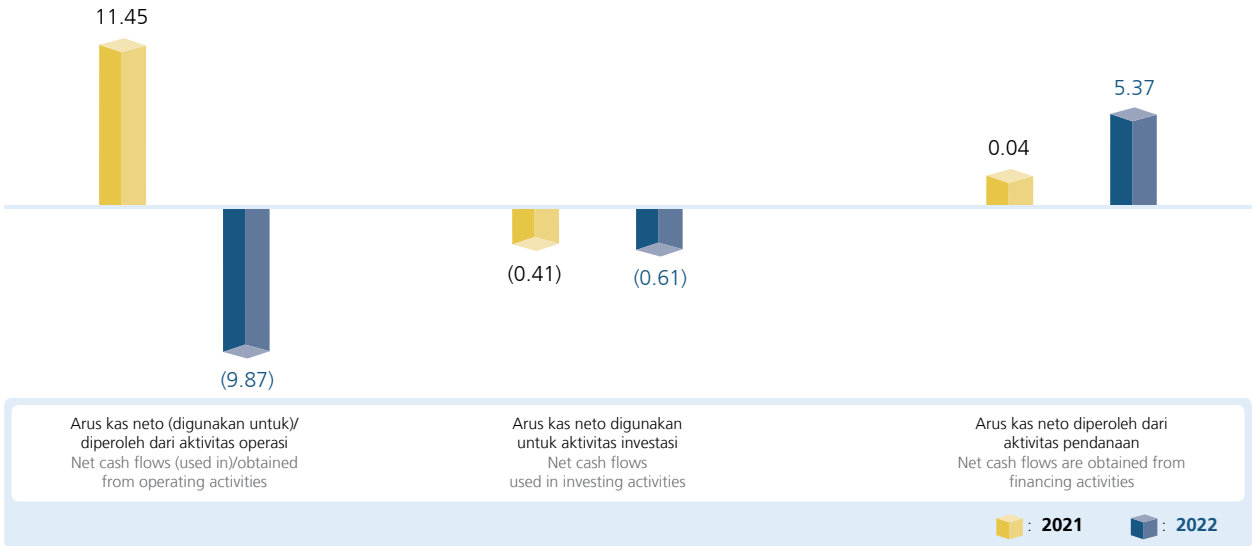
(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Arus Kas Dari Aktivitas Operasi **Cash Flows From Operating Activities**				
Arus kas neto (digunakan untuk)/diperoleh dari aktivitas operasi Net cash flows (used in)/obtained from operating activities	(9,870,642)	11,649,347	(21,519,989)	(184.73%)
Arus Kas Dari Aktivitas Investasi **Cash Flows From Investment Activities**				
Arus kas neto digunakan untuk aktivitas investasi Net cash flows used in investing activities	(607,142)	(412,784)	(194,358)	47.08%
Arus Kas dari Aktivitas Pendanaan **Cash Flows From Funding Activities**				
Arus kas neto diperoleh dari aktivitas pendanaan Net cash flows are obtained from financing activities	5,366,615	36,657	5,329,958	14,540.08%
Kenaikan Neto Kas dan Setara Kas **Net Increase in Cash and Cash Equivalents**	**(5,058,486)**	**11,273,220**	**(16,331,709)**	**(144.87%)**

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Kas dan Setara Kas Pada Awal Tahun **Cash and Cash Equivalents at the Beginning of the Year**	**29,767,787**	**18,435,881**	**11,331,906**	**61.47%**
Dampak Bersih Perubahan Nilai Tukar Atas Kas dan Setara Kas **Net Impact of Changes in Exchange Value of Cash and Cash Equivalents**	**23,825**	**58,686**	**(34,861)**	**(59.40%)**
Kas dan Setara Kas Pada Akhir Tahun **Cash and Cash Equivalents at the end of the Year**	**24,733,126**	**29,767,787**	**(5,034,661)**	**(16.91%)**
Kas dan setara kas pada akhir tahun terdiri dari: Cash and Cash Equivalents at the End of the Year Consist of:				
Kas Cash	3,300,031	3,747,644	(447,613)	(11.94%)
Giro pada Bank Indonesia Current Account with Bank Indonesia	13,032,593	11,900,072	1,132,521	9.52%
Giro pada bank lain Current accounts with other banks	1,243,695	2,691,297	(1,447,602)	(53.79%)
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan Placements with Bank Indonesia and other banks - maturities of three months or less from the date of acquisition	7,156,807	11,428,774	(4,271,967)	(37.38%)
Total kas dan setara kas **Total Cash and Cash Equivalents**	**24,733,126**	**29,767,787**	**(5,034,661)**	**(16.91%)**

Grafik Laporan Arus Kas Konsolidasian
Graph of Consolidated Statements of Cash Flows

(dalam triliun Rupiah / in IDR trillion)



Arus Kas dari Aktivitas Operasi

Arus kas neto digunakan untuk aktivitas operasi tahun 2022 sebesar Rp9.870.642 juta, turun sebesar 184,73% dibandingkan arus kas diperoleh dari aktivitas operasi tahun 2021 yang sebesar (Rp11.649.347) juta. Hal tersebut dipengaruhi oleh peningkatan penyaluran kredit serta pembelian surat berharga di tahun 2022 masing-masing sebesar Rp13.306.536 juta dan Rp10.826130 juta.

Cash Flows from Operating Activities

Net cash flow used for operating activities in 2022 amounted to IDR9,870,642 million, a decrease of 184.73% compared to cash flows obtained from operating activities in 2021 which reached (IDR11,649,347) million. This was influenced by an increase in lending and purchases of securities in 2022 amounting to IDR13,306,536 million and IDR10,826,130 million, respectively.

Tabel Arus Kas dari Aktivitas Operasi
Table of Cash Flows From Operating Activities

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penerimaan bunga dan syariah, provisi dan komisi Interest and sharia receipts, fees and commissions	12,711,595	12,250,099	461,496	3.77%
Penerimaan pendapatan syariah Sharia income acceptance	784,664	728,020	56,644	7.78%
Pembayaran bunga Interest payment	(4,898,216)	(5,099,889)	201,673	(3.95%)
Pembayaran bagi hasil syariah Sharia profit sharing	(244,294)	(267,066)	22,772	(8.53%
Pembayaran beban karyawan Payment of employee expenses	(3,125,806)	(2,938,850)	(186,956)	6.36%
Pembayaran beban umum dan administrasi Payment of general and administrative expenses	(2,744,760)	(2,701,546)	(43,214)	1.60%
Penerimaan dari pendapatan operasional lainnya Receipts from other operating income	(1,138,447)	1,193,233	(2,331,680)	(195.41%)
Penerimaan kredit yang telah dihapus buku Receipt of written-off credit	365,404	391,045	(25,641)	(6.56%
Pembayaran beban lainnya Payment of other expenses	(1,035,802)	(360,694)	(675,108)	187.17%
Pembayaran pajak penghasilan Payment of income tax	(563,340)	(480,846)	(82,494)	17.16%
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi Cash receipts before changes in operating assets and liabilities	2,387,892	2,713,506	(325,614)	(12.00%
Penurunan (kenaikan) dalam aset operasi: Decrease (increase) in operating assets:				
Surat berharga Securities	(10,926,130)	(5,651,050)	(5,275,080)	93.35%
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreement to resell	(2,339,883)	6,992,368	(9,332,251)	(133.46%)
Wesel ekspor dan tagihan lainnya Export bills and other receivables	(355,914)	359,306	(715,220)	(199.06%)
Penempatan pada Bank Indonesia dan bank lain Placements with Bank Indonesia and other banks		-		
Kredit yang diberikan dan pembiayaan dan piutang syariah Loans and sharia financing and receivables	(13,306,536)	(7,580,885)	(5,725,651)	75.53%
Tagihan Derivatif Derivative Receivables	(13,421)	(3,967)	(9,454)	238.32%
Tagihan Akseptasi Acceptance claims	(63,987)	(109,595)	45,608	(41.62%)
Aset lain-lain Other Asset	(904,446)	(440,086)	(464,360)	105.52%
Kenaikan (penurunan) dalam liabilitas operasi: Increase (decrease) in operating liabilities:				
Liabilitas segera Immediate Liabilities	(599,423)	(25,592)	(573,831)	2,242.23%
Simpanan: Deposits:				
Giro Current Accounts	(1,121,940)	4,328,524	(5,450,464)	(125.92%)
Tabungan Savings	2,262,626	2,453,277	(190,651)	(7.77%)
Deposito berjangka Time Deposit	8,352,744	8,384,627	(31,883)	(0.38%)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Simpanan dari bank lain Deposits from Other Banks	2,580,313	(237,607)	2,817,920	(1,185.96%)
Efek-efek yang dijual dengan janji dibeli kembali Securities that are sold under repurchase agreements	3,081,103	-	3,081,103	0.00%
Liabilitas lain-lain Others Liabilities	(177,915)	370,851	(548,766)	(147.97%)
Liabilitas akseptasi Acceptances payable	63,987	111,181	(47,194)	(42.45%)
Liabilitas Derivatif Derivative Liabilities	2,207	(10)	2,217	(22,170.00%)
Hutang pajak Tax Payable	9,235	(15,311)	24,546	(160.32%)
Arus kas neto (digunakan untuk)/diperoleh dari aktivitas operasi **Net cash flows (used in)/obtained from operating activities**	**(9,870,642)**	**11,649,347**	**(21,519,989)**	**(184.73%)**

Arus Kas dari Aktivitas Investasi

Arus kas neto diperoleh dari aktivitas investasi tahun 2022 sebesar (Rp607.142) juta, turun sebesar 247,08% dibandingkan kas neto digunakan untuk aktivitas investasi tahun 2021 yang sebesar (Rp412.784) juta. Hal tersebut dipengaruhi oleh adanya penyertaan modal kepada bank bengkuli sebesar Rp99.969 juta.

Cash Flows from Investment Activities

The net cash flow obtained from investing activities in 2022 was (IDR607,142) million, a decrease of 247.08% compared to the net cash used for investment activities in 2021 which was (IDR412,784) million. This was influenced by the existence of equity participation in the Bengkulu bank of IDR99.969 million.

Tabel Arus Kas dari Aktivitas Investasi
Table of Cash Flows From Investment Activities

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penerimaan dividen kas Cash dividend received	5,960	6,074	(114)	(1.88%)
Pembelian aset tetap Purchase of fixed assets	(513,133)	(418,858)	(94,275)	22.51%
Penyertaan saham Share investment	(99,969)	-	(99,969)	(100,00%)
Arus kas neto (digunakan untuk)/diperoleh dari aktivitas investasi **Net cash flows (used for)/obtained from investing activities**	**607,142**	**(412,784)**	**1,019,926**	**(247.08%)**

Arus Kas dari Aktivitas Pendanaan

Arus kas neto diperoleh dari aktivitas pendanaan tahun 2022 sebesar Rp5.366.615 juta, naik sebesar 1.4540,08% dibandingkan kas neto diperoleh dari aktivitas pendanaan tahun 2021 yang sebesar Rp36.657 juta. Hal tersebut dipengaruhi oleh peningkatan pinjaman yang diterima sebesar Rp12.449.516 juta.

Cash Flows from Funding Activities

Net cash flow obtained from financing activities in 2022 reached IDR5,366,615 million, an increase of 1,4540.08% compared to net cash obtained from funding activities in 2021 which amounted to IDR36,657 million. This was influenced by an increase in loans received by IDR12,449,516 million.

Tabel Arus Kas dari Aktivitas Pendanaan
Table of Cash Flows From Funding Activities

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penerimaan dari pinjaman yang diterima Receipts from loans received	12,449,516	2,734,923	9,714,593	355.21%
Pembayaran pinjaman yang diterima Loan payments received	(7,077,422)	(1,873,613)	(5,203,809)	277.74%
Pembayaran dividen kas Payment of cash dividends	(1,042,780)	(941,965)	(100,815)	10.70%
Pembayaran liabilitas sewa Payment of lease obligations	(41,109)	(41,109)	-	0.00%
Efek-efek yang dijual dengan janji dibeli kembali Securities that are sold under repurchase agreements	1,000,000	1,000,000	-	0.00%
Hasil efek hutang yang diterbitkan The results of Debt securities issued	(534,300)	(835,500)	301,200	(36.05%)
Pembayaran obligasi subordinasi Payment of subordinated bonds	(307,000)	-	(307,000)	(100.00%)
Penerimaan Penambahan Modal Receipt of Additional Capital	923,345	-	923,345	100.00%
Biaya Emisi Obligasi Bond Issuance Fee	(3,635)	(6,079)	2,444	(40.20%)
Arus kas neto diperoleh dari aktivitas pendanaan **Net cash flows are obtained from financing activities**	**5,366,615**	**36,657**	**5,329,958**	**14540.08%**

Kemampuan Membayar Utang dan Kolektibilitas Piutang

Kemampuan Membayar Utang

Kemampuan membayar utang tercermin dari likuiditas dan solvabilitas Bank. Berkenaan dengan obligasi yang diterbitkan, kemampuan membayar utang tercermin dari lancarnya pembayaran bunga dan pemeringkatan obligasi.

Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

Pada tahun 2022, rasio kredit terhadap dana pihak ketiga atau *Loan to Deposit Ratio* (LDR) sebesar 85,03 (*bank only*) mengalami peningkatan sebesar 3,35% dibandingkan dengan LDR pada tahun 2021 yang sebesar 81,68 (*bank only*). Meskipun LDR mengalami peningkatan, namun tingkat likuiditas bank masih terjaga. LDR bank **bjb** tersebut masih di bawah rata-rata industri perbankan nasional atau dengan kata lain, likuiditas bank **bjb** di atas rata-rata industri perbankan dengan LDR yang tercatat sebesar 79,73%.

Ability to Pay Debt and Collectibility in Receivables

Ability To Pay Debt

The ability to pay debt is reflected in the Bank's liquidity and solvency. With regard to bonds issued, the ability to pay debts is reflected in the smooth payment of interest and the ranking of bonds

Ability To Pay Short Term Debt (Liquidity Bank)

In 2022, the loan to deposit ratio (LDR) of 85,03 (bank only) increase by 3.35% compared to the LDR in 2021 which was 81.68 (bank only). Even though the LDR increased, the level of bank liquidity was still maintained. bank **bjb** LDR was still below the national banking industry average or in other words, bank **bjb** liquidity was above the banking industry average with an LDR recorded at 79.73%.

Kemampuan Membayar Utang Jangka Panjang (Solvabilitas Bank)

bank **bjb** mengukur solvabilitas melalui rasio permodalan bank. bank **bjb** memastikan kecukupan modal bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio*/CAR). CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk Weighted Assets*/RWA).

Pada tahun 2022, CAR Bank mencapai 19,19% (*bank only*), mengalami peningkatan jika dibandingkan dengan CAR tahun 2021 sebesar 17,89% (*bank only*), Sesuai dengan Peraturan Bank Indonesia (BI) berdasarkan POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum Bank Umum CAR minimum yang ditetapkan BI adalah sebesar 14%.

Dengan rasio CAR berada pada tingkat 19,19%, struktur permodalan bank **bjb** memiliki kapabilitas untuk mengimbangi risiko pasar, risiko kredit, dan risiko operasional di mana rasio tersebut lebih tinggi dari rasio kecukupan minimum BI dan struktur modal bank **bjb** sudah memenuhi Peraturan BI. Hal ini berarti bahwa bank **bjb** telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

Rasio Keuangan Lain

Rasio keuangan bank **bjb** di tahun 2022 tidak mengalami perubahan yang signifikan dibandingkan dengan tahun 2021. Rasio keuangan bank **bjb** disajikan pada tabel berikut. Adapun beberapa rasio yang terlihat membaik seperti NPL yang lebih rendah dari tahun lalu maupun ROA dan ROE yang mengalami peningkatan.

Ability To Pay Long-Term Debt (Bank Solvability)

bank **bjb** measures solvency through bank capital ratios. bank **bjb** ensures the bank's capital adequacy to meet credit risk, market risk and operational risk which is reflected in the Capital Adequacy Ratio (CAR). CAR is the ratio of capital to Risk Weighted Assets (RWA).

In 2022, CAR Bank reached 19.19% (bank only), experienced an increase when compared to CAR in 2021 of 17.89% (bank only), In accordance with Bank Indonesia (BI) Regulation based on POJK Number 11/POJK.03/2016 dated January 29, 2016 concerning Minimum Capital Adequacy Requirement for Commercial Banks minimum CAR set by BI was 14%.

With the CAR ratio at the level of 19.19%, bank **bjb** capital structure had the capability to balance market risk, credit risk and operational risk where the ratio was higher than BI's minimum adequacy ratio and bank **bjb** capital structure had complied with BI regulations. This meant that bank **bjb** had managed well the bank's capital and had sufficient capital to protect it from solvency risk.

Other Financial Ratios

bank **bjb** financial ratios in 2022 did not experience a significant change compared to 2021. bank **bjb** financial ratios are presented in the following table. There were several ratios that improved, such as lower NPL than last year as well as increasing ROA and ROE.

Tabel Rasio Keuangan (*Bank Only*)
Table of Financial Ratio (Bank Only)

Uraian	2022	2021
RASIO KINERJA / PERFORMANCE RATIO		
Kewajiban Penyediaan Modal Minimum (KPMM) Minimum Capital Adequacy Requirement (KPMM)	19.19%	17.89%
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and NonEarning Assets	0.90%	1.02%
Aset Produktif Bermasalah Terhadap Total Aset Produktif Non Performing Earning Assets Against Total Earning Assets	0.88%	1.00%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets	1.09%	1.47%
NPL (*BANK ONLY*)		
NPL *Gross*	1.16%	1.24%
NPL *Nett*	0.46%	0.41%
Return on Asset (ROA)	1.75%	1.73%
Return on Equity (ROE)	18.63%	18.99%

Uraian	2022	2021
Net Interest Margin (NIM)	5.86%	5.84%
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Costs to Operating Income (BOPO)	80.35%	81.94%
Loan to Deposit Ratio (LDR)	70.04%	81.68%
RASIO KEPATUHAN (*COMPLIANCE*) / COMPLIANCE RATIO (COMPLIANCE)		
Persentase Pelanggaran BMPK Percentage of LLL Violations		
Pihak Terkait Related parties	0.00%	0.00%
Pihak Tidak Terkait Unrelated Parties	0.00%	0.00%
Persentase Pelampauan BMPK Percentage of Exceeding the LLL		
Pihak Terkait Related parties	0.00%	0.00%
Pihak Tidak Terkait Unrelated Parties	0.00%	0.00%
Giro Wajib Minimum Statutory Reserve Requirement		
GWM Utama Rupiah Main Statutory Reserves in Rupiah		
Harian Daily	0.00%	0.50%
Rata-Rata Average	8.28%	5.55%
GWM Valuta Asing Main Statutory Reserves in Foreign Exchange	4.36%	4.24%
Posisi Devisa Neto (PDN) secara keseluruhan Overall Net Open Position (NOP).	1.84%	0.89%

Kemampuan Membayar Utang Dari Efek-Efek yang Diterbitkan

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari efek-efek yang diterbitkan Bank yaitu obligasi. Efek-efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan guna mendukung kelayakan efek. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efek nya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut.

Ability To Pay Debt From Published Securities

The ability to pay debts can also be reflected based on the ranking of securities issued by the Bank, namely Bonds. Securities issued are routinely assessed by rating agencies to support the feasibility of securities. The quality of securities is largely determined by the ability of the securities issuer to pay for its securities when they are due and their ability to pay interest or coupons during the period of issuance of the securities.

Tabel Kemampuan Membayar Hutang dari Efek-Efek yang diterbitkan
Table of Ability to Pay Debt of Securities issued

(dalam jutaan Rupiah)
(in IDR million)

Keterangan Information	Peringkat Rating	
	2022	2021
Obligasi Bonds		
Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri A Continuous Subordinated Bond II bank **bjb** Phase I Year 2021 Series A	idAA oleh Pefindo idAA- oleh Fitch Rating	idAA- oleh Pefindo idA+ oleh Fitch Rating
Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri B Continuous Subordinated Bond II bank **bjb** Phase I Year 2021 Series A	idAA oleh Pefindo idAA- oleh Fitch Rating	idAA- oleh Pefindo idA+ oleh Fitch Rating

Tabel Arti Peringkat
Table of Ranking Meaning

Lembaga Pemeringkat Rating Agency	Peringkat Rating	Arti Peringkat Meaning
Pefindo *Rating* Pefindo Rating	idAA	Obligor dengan peringkat idA memiliki kapasitas yang kuat untuk memenuhi komitmen keuangan jangka panjangnya dibandingkan dengan obligor Indonesia lainnya. An obligor rated IdA has a stronger capacity to meet its long-term financial commitments compared to other Indonesian obligors.
Fitch Rating	idAA	Obligor dengan peringkat idAA menunjukkan ekspektasi tingkat risiko gagal bayar yang sangat rendah dibandingkan dengan emiten atau obligasi lain di negara atau serikat moneter yang sama. Risiko gagal bayar yang melekat hanya sedikit berbeda dari emiten atau obligasi dengan peringkat tertinggi di negara tersebut. Obligors rated IdAA demonstrate expectations of a very low level of default risk compared to other issuers or bonds in the same country or monetary union. The inherent default risk differs little from that of the country's highest-rated issuers or bonds
	idA	Obligor dengan peringkat idA memiliki kapasitas yang kuat untuk membayar kewajiban/utang jangka panjang dibandingkan dengan obligor Indonesia yang lain. Obligor dalam *rating* ini lebih rentan terhadap perubahan kondisi ekonomi dibanding obligor dengan *rating* idAAA dan idAA Obligors rated IdA have a strong capacity to pay long-term obligations/debt compared to other Indonesian obligors. Obligors with this rating are more vulnerable to changes in economic conditions than obligors with idAAA and idAA ratings
Tanda tambah (+) Plus sign (+)		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif kuat dalam masing-masing kategori peringkat. Certain ratings indicate that these ratings are relatively strong in each rating category.
Tanda minus (-) Minus sign (-)		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif lemah dalam masing-masing kategori peringkat. Certain ratings indicate that these ratings are relatively weak in each rating category.

Kolektibiltas Piutang

Rasio kredit bermasalah dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran Bank Indonesia (SE-BI) No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan SE-BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui SE-BI No.12/11/DPNP tanggal 31 Maret 2010 dan SE-BI No. 13/30/DPNP tanggal 16 Desember 2011.

Rincian kredit segmen konvensional yang diberikan berdasarkan kolektibilitas adalah sebagai berikut.

Receivable Collectibility

The ratio of problem loans is calculated in accordance with the financial ratio calculation guidelines as stated in Bank Indonesia Circular Letter (SE-BI) No. 3/30/DPNP dated December 14, 2001 as amended by SE-BI No. 7/10/DPNP dated March 31, 2005 which was later amended through SE-BI No.12/11/DPNP dated March 31, 2010 and SEBI No. 13/30/DPNP on December 16, 2011.

Details of conventional segment loans provided based on collectability are as follows.

Tabel Rincian Kredit Segmen Konvensional yang Diberikan Berdasarkan Kolektibilitas
Table of Conventional Segment Loans Details Given Based on Collectability

(dalam jutaan Rupiah)
(in IDR million)

Keterangan Information	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021		Pertumbuhan Growth	
	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve
INDIVIDUAL / INDIVIDUAL						
Kurang lancar Substandard	12,950	3,468	167,160	93,736	(154,210)	(90,268)
Diragukan Doubtful	12,379	10,089	-	-	12,379	10,089
Macet Loss	355,431	333,652	247,705	232,215	107,726	101,437

Keterangan Information	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021		Pertumbuhan Growth	
	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve
KOLEKTIF / COLLECTIVE						
Lancar Current	104,904,715	424,957	92,388,702	610,044	12,516,013	(185,087)
Dalam perhatian khusus Special Mention	2,083,481	396,916	2,156,497	382,942	(73,016)	13,974
Kurang lancar Substandard	132,110	26,603	61,961	16,861	70,149	9,742
Diragukan Doubtful	85,618	29,415	80,102	24,364	5,516	5,051
Macet Loss	753,008	406,711	710,919	449,210	42,089	(42,499)
Total	**108,339,692**	**1,631,811**	**95,813,046**	**1,809,372**	**12,526,646**	**(177,561)**

Tabel Kredit yang Diberikan Berdasarkan Jangka Waktu Perjanjian Kredit
Table of Loans Provided Based on the Term of the Loan Agreement

(dalam jutaan Rupiah)
(in IDR million)

Keterangan Information	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
	Jumlah Nosional Mata Uang Asing (angka penuh) Foreign Currency Notional Amount (full amount)	Ekuivalen Rupiah IDR Equivalent	Jumlah Nosional Mata Uang Asing (angka penuh) Foreign Currency Notional Amount (full amount)	Ekuivalen Rupiah IDR Equivalent
RUPIAH / INDONESIA RUPIAH				
≤ 1 tahun ≤ 1 year		14,122,677		11,261,767
> 1 - 5 tahun > 1 - 5 year		25,383,622		12,144,366
> 5 - 10 tahun > 5 - 10 year		27,111,488		22,126,320
> 10 tahun > 10 year		40,545,741		49,423,596
		107,163,528		94,956,049
DOLAR AMERIKA SERIKAT / UNITED STATES DOLLAR				
≤ 1 tahun ≤ 1 year	-	-	70,835,000	1,009,576
> 1 - 5 tahun > 1 - 5 year	70,834,998	1,102,724	171,648	2,446
> 5 - 10 tahun > 5 - 10 year	4,717,528	73,440	-	-
		1,176,164		1,012,022
Total		**108,339,692**		**95,813,046**
Cadangan kerugian penurunan nilai Allowance for Impairment Losses		(1,631,811)		(1,809,372)
Neto Neto		**106,707,881**		**94,158,699**

Di sisi lain, uraian terkait kredit *non-performing* berdasarkan sektor ekonomi diuraikan sebagai berikut.

On the other hand, the description regarding nonperforming loans based on economic sector is described as follows.

Tabel Kredit Non Performing Berdasarkan Sektor Ekonomi
Table of Non Performing Loan by Economic Sector

(dalam jutaan Rupiah)
(in IDR million)

Keterangan Information	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021		Pertumbuhan Growth	
	Kredit *Non performing* Non Perfoming Loan	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit *Non performing* Non Perfoming Loan	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit *Non performing* Non Perfoming Loan	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses
RUPIAH / INDONESIA RUPIAH						
Konstruksi Construction	397,318	291,119	309,372	275,265	87,946	15,854
Perdagangan Trading	282,248	174,120	233,843	140,826	48,405	33,294
Industri Industry	28,499	18,226	35,192	31,610	(6,693)	(13,384)
Pertanian Agriculture	20,134	13,881	19,998	15,831	136	(1,950)
Jasa dunia usaha Business Service	20,526	17,547	16,465	16,403	4,061	1,144
Pertambangan Mining	2,427	2,416	7,633	6,538	(5,206)	(4,122)
Jasa-jasa Sosial Social Services	3,383	3,192	6,063	4,266	(2,680)	(1,074)
Pengangkutan dan pergudangan Transport and Warehousing	468	224	320	122	148	102
Lain Others	596,493	289,213	636,515	323,079	(40,022)	(33,866)
DOLAR AMERIKA SERIKAT / UNITED STATES DOLLAR						
Industri Industry	-	-	2,446	2,446	(2,446)	(2,446)
Total	**1,351,496**	**809,938**	**1,267,847**	**816,386**	**83,649**	**(6,448)**

Rasio kredit yang diberikan *non-performing* - kotor terhadap total kredit yang diberikan adalah 1,25% dan 1,32% masing-masing pada tanggal 31 Desember 2022 dan 2021. Rasio kredit yang diberikan *non-performing* - bersih terhadap total kredit yang diberikan adalah 0,50% dan 0,47% masing-masing pada tanggal 31 Desember 2022 dan 2021.

The ratio of non-performing loans - gross to total loans was 1.25% and 1.32% as of December 31, 2022 and 2021, respectively. The ratio of non-performing loans - net to total loans was 0.50% and 0.47% as of December 31, 2022 and 2021, respectively.

Di sisi lain, pembiayaan dengan prinsip syariah seluruhnya diberikan dalam mata uang rupiah. Adapun rincian pembiayaan segmen *syariah* yang diberikan berdasarkan jenis kolektibilitas diuraikan ke dalam tabel sebagai berikut.

On the other hand, all financing with sharia principles was provided in Indonesia Rupiah. The details of the sharia segment financing provided based on the type of collectibility are described in the table as follows.

Tabel Pembiayaan Syariah Berdasarkan Jenis Kolektibilitas
Table of Sharia Financing by Collectability Type

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022					
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang lancar Substandard	Diragukan Doubtful	Macet Loss	Total
PIHAK BERELASI / RELATED PARTIES						
Konsumsi Consumption	29,437	-	-	-	-	29,437
Investasi Investment	-	-	-	-	-	-
PIHAK KETIGA / THIRD PARTIES						
Konsumsi Consumption	4,746,781	-	11,048	5,587	58,610	4,956,819
Modal kerja Working Capital	1,001,868	-	165	-	123,928	1,215,785
Investasi Investment	1,164,810	134,793	142	292	15,287	1,213,867
Sindikasi Syndication	-	89,824	-	-	-	-
Karyawan Employees	-	33,336	-	-	-	-
Total **Total**	**6,942,896**	**257,953**	**11,355**	**5,879**	**197,825**	**7,415,908**
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(24,622)	(12,833)	(446)	(594)	(121,380)	(159,875)
Neto Net	6,918,275	245,120	10,909	5,285	76,445	7,256,033

Uraian Description	2020					
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang lancar Substandard	Diragukan Doubtful	Macet Loss	Total Total
PIHAK BERELASI / RELATED PARTIES						
Konsumsi Consumption	1,230	-	-	-	-	1,230
Investasi Investment	25,126	-	-	-	-	25,126
PIHAK KETIGA / THIRD PARTIES						
Konsumsi Consumption	4,273,498	67,331	6,370	2,345	53,512	4,403,056
Modal kerja Working Capital	533,022	58,816	4,545	59,032	70,572	725,987
Investasi Investment	989,033	37,059	65	1,753	21,548	1,049,458
Sindikasi Syndication	26,356	-	-	-	-	26,356
Karyawan Employees	187,656	-	-	-	-	187,656
Total **Total**	**6,035,921**	**163,206**	**10,980**	**63,130**	**145,632**	**6,418,869**
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(20,377)	(19,293)	(803)	(575)	(88,300)	(129,348)
Neto Net	6,015,544	143,913	10,177	62,555	57,332	6,289,521

Tabel Pembiayaan Syariah Berdasarkan Jangka Waktu Perjanjian Kredit
Table of Sharia Financing Based on the Loan Agreement Period

Uraian Description	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021	Pertumbuhan Growth
RUPIAH / INDONESIA RUPIAH			
≤ 1 tahun ≤ 1 year	574,943	880,023	(305,080)
> 1 - 5 tahun > 1 - 5 year	974,960	1,657,741	(682,781)
> 5 - 10 tahun > 5 - 10 year	2,041,277	1,979,369	61,908
> 10 tahun > 10 year	3,824,728	1,901,736	1,922,992
Total **Total**	**7,415,908**	**6,418,869**	**997,039**
Cadangan kerugian penurunan nilai **Allowance for Impairment Losses**	**(159,875)**	**(129,348)**	**(30,527)**
Neto **Net**	**7,256,033**	**6,289,521**	**966,512**

Tabel Pembiayaan Syariah Non Performing Berdasarkan Sektor Ekonomi
Table of Pembiayaan SHARIA Non Performing Berdasarkan Sektor Ekonomi

Keterangan Information	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021		Pertumbuhan Growth	
	Kredit *Non performing* Non Perfoming Loan	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non performing*** Non Perfoming Loan	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non performing*** Non Perfoming Loan	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses
Pengangkutan dan pergudangan Transport and Warehousing	11,088	(5,856)	297	180	10,791	(6,036)
Industri Industry	2,940	(1,553)	3,839	1,275	(899)	(2,828)
Perdagangan Trading	-	-	9,770	4,953	(9,770)	(4,953)
Konstruksi Construction	45,141	(23,841)	53,363	24,203	(8,222)	(48,044)
Jasa dunia usaha Business Services	72,053	(38,055)	61,511	2,170	10,542	(40,225)
Jasa-jasa sosial Social Services	6,066	(3,204)	7,968	1,753	(1,902)	(4,957)
Pertanian Agriculture	2,253	(1,190)	4,321	2,902	(2,068)	(4,092)
Listrik, gas dan air Electricity, Gas and Water	-	-	10	8	(10)	(8)
Lain-lain Others	75,518	(48,721)	78,663	52,234	(3,145)	(100,955)
Total **Total**	**215,059**	**(122,420)**	**219,742**	**89,678**	**(4,683)**	**(212,098)**

Pada tanggal 31 Desember 2022 dan 2021, rasio pembiayaan syariah *non-performing*-kotor terhadap jumlah pembiayaan syariah masing-masing sebesar 2,90% dan 3,42%. Sedangkan rasio pembiayaan syariah *non-performing*-neto terhadap jumlah pembiayaan syariah pada tanggal 31 Desember 2022 dan 2021, masing-masing sebesar 1,25% dan 2,03%.

As of December 31, 2022 and 2021, the ratio of gross non-performing sharia financing to total sharia financing was 2.90% and 3.42%, respectively. Meanwhile, the ratio of non-performing-net sharia financing to total sharia financing as of December 31, 2022 and 2021, was 1.25% and 2.03%, respectively.

Suku Bunga Dasar Kredit

Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Dalam Kredit konsumsi non KPR tidak termasuk penyaluran dana melalui kartu kredit dan kredit tanpa agunan (KTA).

Prime Lending Rate

The Prime Lending Rate (SBDK) was used as the basis for determining the loan interest rate that the Bank will charge to customers. Prime Lending Rate did not take into account the risk premium estimation component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the amount of loan interest rates charged to borrowers was not necessarily the same as the prime lending rate. In non-KPR consumption loan, it did not include disbursement of funds through credit cards and non collateral loan (KTA)

Tabel Suku Bunga Dasar Kredit (Prime Lending Rate) bank bjb Tanggal 31 Desember 2022
Table of bank **bjb** Prime Lending Rate on December 31, 2022

Suku Bunga Dasar Kredit (*Prime Lending Rate*) Prime Lending Rate				
Berdasarkan Segmen Bisnis Based on Business Segments				
Kredit Korporasi Corporate Loan	Kredit Retail Retail Loan	Kredit Mikro Micro Loan	Kredit Konsumsi Consumption Loan	
			KPR	Non KPR
6,45%	9,32%	12,98%	8,97%	8,91%

Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor bank **bjb** dan/atau *website* bank **bjb** (www.bank**bjb**.co.id), Tingkat suku bunga yang disajikan adalah efektif p.a.

Information on prime lending rates can be seen at any time in publications in each bank **bjb** office and/or bank **bjb** website (www.bank**bjb**.co.id). The interest rates presented are effective p.a.

Suku Bunga Dana

Informasi suku bunga tabungan, deposito dan giro bank **bjb** per Desember 2022 disajikan sebagai berikut:

Fund Interest Rate

Information on interest rates for bank **bjb** savings, time deposits and current accounts as of December 2021 is presented as follows:

Tabel Suku Bunga Tabungan
Types of Savings and Tierin

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	Suku Bunga Interest Rate
BJB TANDAMATA	
Saldo < Rp1 juta Balance < IDR1 million	0.00%
Rp1 juta ≤ Saldo < Rp50 juta IDR1 million ≤ Balance < IDR50 million	0.70%
Rp50 juta ≤ Saldo < Rp500 juta IDR50 million ≤ Balance < IDR500 million	0.85%
Rp500 juta = Saldo < Rp1 miliar IDR500 million = Balance < Rp1 million	1.20%
Saldo ≥ Rp50 juta Balace ≥ IDR50 million	2.00%
BJB TANDAMATA GOLD	
Saldo < Rp50 juta Balance < IDR50 million	0.00%
Rp50 juta ≤ Saldo < Rp500 juta IDR50 million ≤ Balance < IDR500 million	1.00%

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	Suku Bunga Interest Rate
Rp500 juta ≤ Saldo < Rp2 miliar IDR500 million ≤ Balance < IDR500 billion	2.00%
Saldo ≥ Rp2 miliar Balace ≥ IDR2 billion	3.00%
BJB TANDAMATA BISNIS	
Saldo < Rp10 juta Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp100 juta IDR10 million ≤ Balance < IDR100 million	1.00%
Rp100 juta ≤ Saldo < Rp1 miliar IDR100 million ≤ Balance < IDR1 billion	1.50%
Rp1 miliar ≤ Saldo < Rp5 miliar IDR1 billion ≤ Balance < IDR5 billion	2.50%
Saldo ≥ Rp5 miliar Balace ≥ IDR5 billion	3.50%
BJB TANDAMATA PURNABAKTI	
Saldo < Rp500 ribu Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta IDR500 thousand ≤ Balance < IDR5 million	1.00%
Rp5 juta ≤ Saldo < Rp50 juta IDR5 million ≤ Balance < IDR50 million	1.50%
Saldo ≥ Rp50 juta Balace ≥ IDR50 million	2.00%
BJB TANDAMATA DOLLAR (USD DAN/AND SGD)	
USD	
Saldo ≤ USD100 Balance ≤ USD500	0.00%
USD100 < Saldo ≤ USD10.000,00 USD100 < Balance ≤ USD10,000.00	0.05%
USD10.000,00 < Saldo ≤ USD100.000 USD10,000.00 < Balance ≤ USD100,000	0.15%
Saldo > USD100.000 Balace > USD100,000	0.25%
SGD	
Saldo ≤ SGD150 Balance ≤ SGD150	0.00%
SGD150 < Saldo ≤ SGD10.000 SGD150 < Balance ≤ SGD10,000	0.10%
SGD10.000 < Saldo ≤ SGD100.000 SGD10,000 < Balance ≤ SGD100,000	0.15%
Saldo > SGD100,000 Balace > SGD100,000	0.20%
TABUNGAN SIMPEDA	
Saldo < Rp500 ribu Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta IDR500 thousand ≤ Balance < IDR5 million	0.50%
Rp5 juta ≤ Saldo < Rp50 juta IDR5 million ≤ Balance < IDR50 million	1.00%
Saldo ≥ Rp50 juta Balace ≥ IDR50 million	1.50%

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	Suku Bunga Interest Rate
TABUNGANKU	
Saldo < Rp500 ribu Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ saldo < Rp1 juta IDR500 thousand ≤ Balance < IDR1 million	0.25%
Saldo ≥ Rp1 juta Balace ≥ IDR1 million	1.00%
TABUNGAN SIMPLE	
Saldo < Rp1 juta Balance < IDR1 million	0.00%
Rp1 juta ≤ Saldo < Rp20 juta IDR1 million ≤ Balance < IDR20 million	0.25%

Tabel Suku Bunga bjb Deposito
Table of Interest Rate **bjb** Deposit

bjb Deposito Berjangka **bjb** Time Deposit					
Tiering Tiering	**Jangka Waktu** Period of Time **01**	**Jangka Waktu** Period of Time **03**	**Jangka Waktu** Period of Time **06**	**Jangka Waktu** Period of Time **12**	**Jangka Waktu** Period of Time **24**
< Rp100 juta < IDR100 million	2.80%	2.85%	2.95%	2.95%	2.95%
≥ Rp100 juta - < Rp500 juta ≥ IDR100 million - < IDR500 million	2.80%	2.85%	2.95%	2.95%	2.95%
Rp500 juta - < Rp2 miliar IDR500 million - < IDR2 billion	2.80%	2.90%	2.95%	3.15%	3.15%
≥ Rp2 miliar ≥ IDR2 billion	2.80%	2.90%	2.95%	3.15%	3.15%

Tabel Suku Bunga Deposito Suka-suka
Table of Deposit Suka-Suka Interest Rate

Deposito Suka-suka				
Tiering	**Jangka Waktu** Period of Time **01**	**Jangka Waktu** Period of Time **03**	**Jangka Waktu** Period of Time **06**	**Jangka Waktu** Period of Time **12**
Minimal Rp10 juta Minimum IDR10 million	3.25%	3.50%	3.50%	3.50%

Tabel Suku Bunga Deposito Valas
Table of Foreign Currency Deposit Interest Rates

Deposito Suka-suka				
Tiering	**Jangka Waktu** Period of Time **01**	**Jangka Waktu** Period of Time **03**	**Jangka Waktu** Period of Time **06**	**Jangka Waktu** Period of Time **12**
USD				
1,000	0.25 %	0.25 %	0.25 %	0.25 %
SGD, EUR, JPY				
Setara USD 100.000 The equivalent of USD 100,000	*Special rate*	*Special rate*	*Special rate*	*Special rate*

Tabel Suku Bunga Giro
Table of Current Account Interest Rate

Jenis Giro dan *Tiering* Type of Current Account and Tiering	Suku Bunga Interest Rate
BJB GIRO PERORANGAN / BJB INDIVIDUAL CURRENT ACCOUNT	
bjb Giro Umum / bjb General Current Account	
Saldo < IDR5 juta Balance < IDR5 million	0.00%
IDR5 juta ≤ Saldo < IDR50 juta IDR5 million ≤ Balance < IDR50 million	0.50%
IDR50 juta ≤ Saldo < IDR500 juta IDR50 million ≤ Balance < IDR500 million	1.00%
IDR500 juta ≤ Saldo < IDR1 miliar IDR500 million ≤ Balance < IDR1 billion	1.25%
Saldo ≥ IDR1 miliar Balance ≥ IDR1 billion	1.50%
bjb Giro Kasda / bjb Cashier's Current Account	
Saldo < Rp5 juta Balance < IDR5 million	0.00%
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	3.00%
bjb Giro Bank Lain / bjb Other bank current accounts	
Saldo < Rp10 juta Balance < IDR10 million	0.00%

Kualitas Aset Produktif

Total aset produktif tahun 2022 mencapai Rp154.953.118 juta, meningkat dibandingkan dengan tahun 2021 yang mencapai Rp131.064.499 juta. Komposisi tahun 2022 yang termasuk dalam kategori lancar sebesar Rp150.372.037 juta, dalam perhatian khusus sebesar Rp2.898.564 juta, kurang lancar sebesar Rp255.752 juta, diragukan sebesar Rp103.769 juta, dan macet sebesar Rp1.270.454 juta.

Tabel Kualitas Aset Produktif
Table of Productive Asset Quality

(dalam jutaan Rupiah)
(in IDR million)

No	POS-POS	INDIVIDUAL					
		31 Desember 2022 December 31, 2022					
		Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total
I	**PIHAK TERKAIT**						
1	Penempatan pada bank lain						
	a. Rupiah	300	-	-	-	-	300
	b. Valuta asing	-	-	-	-	-	-

Jenis Giro dan *Tiering* Type of Current Account and Tiering	Suku Bunga Interest Rate
Rp10 juta ≤ Saldo < Rp50 juta IDR10 million ≤ Balance < IDR50 million	0.25%
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	0.50%
BJB GIRO VALAS / BJB FOREX CURRENT ACCOUNT	
bjb Giro Valas USD / bjb USD Forex Current Account	
Saldo < USD1 ribu Balance < USD1 thousand	0.00%
USD1 ribu ≤ Saldo < USD100 ribu USD1 thousand ≤ Balance < USD100 thousand	0.10%
Saldo ≥ USD100 ribu Balance ≥ USD100 thousand	0.25%
BJB GIRO VALAS VALAS / BJB FOREX CURRENT ACCOUNT	
SGD	0.15%
CNY	0.10%
EUR	0.10%
JPY	0.00%
AUD	0.00%

Productive Asset Quality

Total earning assets in 2022 reached IDR154,953,118 million, an increase compared to 2021 which reached IDR131,064,499 million. The composition for 2021 which was included in the current category was IDR150,372,037 million; in special mention was IDR2,898,564 million; substandard was IDR255,752 million; doubtful was IDR103,769 million, and loss was IDR1,270,454 million.

	INDIVIDUAL						No	POST	
	31 Desember 2021 December 31, 2021								
	Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total			
							I	RELATED PARTIES	
							1	Placement with other banks	
	298	-	-	-	-	298		a.	IDR
	-	-	-	-	-			b.	Foreign Exchange

No	POS-POS		INDIVIDUAL						
			31 Desember 2022 December 31, 2022						
			Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total	
2	Tagihan *spot* dan derivatif/*forward*								
	a.	Rupiah	-	-	-	-	-	-	
	b.	Valuta asing	-	-	-	-	-	-	
3	Surat berharga yang dimiliki								
	a.	Rupiah	-	-	-	-	-	-	
	b.	Valuta asing	-	-	-	-	-	-	
4	Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*)								
	a.	Rupiah	-	-	-	-	-	-	
	b.	Valuta asing	-	-	-	-	-	-	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali *(Reverse Repo)*								
	a.	Rupiah	-	-	-	-	-	-	
	b.	Valuta asing	-	-	-	-	-	-	
6	Tagihan akseptasi		-	-	-	-	-	-	
7	Kredit yang diberikan dan pembiayaan yang diberikan								
	a.	Debitur Usaha Mikro, Kecil dan Menengah (UMKM)							
		i. Rupiah	319,235	-	-	-	-	319,235	
		ii. Valuta asing	-	-	-	-	-	-	
	b.	Bukan debitur UMKM							
		i. Rupiah	130,426	16,333				146,759	
		ii. Valuta asing	-	-	-	-	-	-	
	c.	Kredit yang direstrukturisasi **)							
		i. Rupiah	75,155	16,333	-	-	-	91,488	
		ii. Valuta asing	-	-	-	-	-	-	

INDIVIDUAL						No	POST	
31 Desember 2021 December 31, 2021								
Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total			
						2	*Spot and derrivatives/ forward receivables*	
-	-	-	-	-	-		a.	IDR
-	-	-	-	-	-		b.	Foreign Exchange
						3	Securities owned	
-	-	-	-	-	-		a.	IDR
-	-	-	-	-	-		b.	Foreign Exchange
						4	Claims on securities purchased under agreement to resell (Repo)	
-	-	-	-	-	-		a.	IDR
-	-	-	-	-	-		b.	Foreign Exchange
						5	*Claims on securities purchased under agreement to resell (Reverse Repo)*	
-	-	-	-	-	-		a.	IDR
-	-	-	-	-	-		b.	Foreign Exchange
-	-	-	-	-	-	6	Acceptance claims	
						7	Loans given and financing provided	
							a.	Micro, Small, and Medium Enterprises (MSME) Debtors
174,259	-	-	-	-	174,259			i. IDR
-	-	-	-	-	-			ii. Foreign Exchange
							b.	Non MSME Debtors
103,696	-	-	-	-	103,696			i. IDR
-	-	-	-	-	-			ii. Foreign Exchange
							c.	Resructured Loan **)
84,049	-	-	-	-	84,049			i. IDR
-	-	-	-	-	-			ii. Foreign Exchange

No	POS-POS	INDIVIDUAL					
		31 Desember 2022 December 31, 2022					
		Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total
8	Penyertaan modal	1,995,421	-	1,260	-	990	1,997,671
9	Tagihan Lainnya	-	-	-	-	-	-
10	Komitmen dan kontinjensi						
	a. Rupiah	71,350	-	-	-	-	71,350
	b. Valuta asing	-	-	-	-	-	-
	TOTAL PIHAK TERKAIT	**2,591,887**	**32,666**	**1,260**	**-**	**990**	**2,626,803**
II	**PIHAK TIDAK TERKAIT**						
1	Penempatan pada bank lain						
	a. Rupiah	1,934,039	-	-	-	-	1,934,039
	b. Valuta asing	1,343,333	-	-	-	68	1,343,401
2	Tagihan *spot* dan derivatif/*forward*						
	a. Rupiah	-	-	-	-	-	-
	b. Valuta asing	17,388	-	-	-	-	17,388
3	Surat berharga yang dimiliki						
	a. Rupiah	21,866,504	-	-	-	-	21,866,504
	b. Valuta asing	2,228,239	-	-	-	-	2,228,239
4	Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*)						
	a. Rupiah	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*Reverse Repo*)						
	a. Rupiah	5,468,915	-	-	-	-	5,468,915
	b. Valuta asing	-	-	-	-	-	-
6	Tagihan akseptasi	227,970	-	-	-	-	227,970

INDIVIDUAL						No	POST
31 Desember 2021 December 31, 2021							
Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total		
1,892,635.00	-	4,076	-	990	1,897,701	8	Equity capital
-	-	-	-	-	-	9	Other receivables
						10	Commitments and contingencies
6,444	-	-	-	-	6,444		a. IDR
-	-	-	-	-	-		b. Foreign Exchange
2,261,381	**-**	**4,076**	**-**	**990**	**2,266,447**		**TOTAL**
						II	**NON RELATED PARTIES**
						1	Placements with other banks
4,466,626	-	-	-	-	4,466,626		a. IDR
2,382,917	-	-	-	66	2,382,983		b. Foreign Exchange
						2	Spot and derivatives/ forward receiveables
3,967	-	-	-	-	3,967		a. IDR
-	-	-	-	-	-		b. Foreign Exchange
						3	Securities owned
13,559,044	-	-	-	-	13,559,044		a. IDR
1,085,705	-	-	-	-	1,085,705		b. Foreign Exchange
						4	Claims on securities purchased under agreement to resell (Repo)
-	-	-	-	-	-		a. IDR
-	-	-	-	-	-		b. Foreign Exchange
						5	Claims on securities purchased under agreement to resell (Reverse Repo)
3,129,032	-	-	-	-	3,129,032		a. IDR
-	-	-	-	-	-		b. Foreign Exchange
163,983.00	-	-	-	-	163,983	6	Acceptance claims

No	POS-POS		INDIVIDUAL						
			31 Desember 2022 December 31, 2022						
			Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total	
7	Kredit yang diberikan dan pembiayaan yang diberikan								
	a.	Debitur Usaha Mikro, Kecil dan Menengah (UMKM)							
		i. Rupiah	10,595,449	328,283	22,801	40,716	523,916	11,511,165	
		ii. Valuta asing							
	b.	Bukan debitur UMKM							
		i. Rupiah	92,481,120	1,693,670	126,678	40,960	497,355	94,839,783	
		ii. Valuta asing	1,176,164	-	-	-	-	1,176,164	
	c.	Kredit yang direstrukturisasi							
		i. Rupiah	3,177,097	840,836	105,013	21,133	247,987	4,392,066	
		ii. Valuta asing	-	-	-	-	-	-	
8	Penyertaan modal								
9	Tagihan Lainnya								
10	Komitmen dan kontinjensi								
	a.	Rupiah	6,815,819	3,109	-	960	138	6,820,026	
	b.	Valuta asing	448,113	-	-	-	-	448,113	
	TOTAL PIHAK TIDAK TERKAIT		**147,780,150**	**2,865,898**	**254,492**	**103,769**	**1,269,464**	**152,273,773**	
III	**INFORMASI LAIN**								
1	Total aset bank yang dijaminkan:								
	a.	Pada Bank Indonesia	-	-	-	-	-	-	
	b.	Pada pihak lain	-	-	-	-	-	-	
2	Agunan yang diambil alih		-	-	-	-	-	52,542	
	TOTAL INFORMASI LAIN							52,542	
	TOTAL		**150,372,037**	**2,898,564**	**255,752**	**103,769**	**1,270,454**	**154,953,118**	

INDIVIDUAL						No	POST	
31 Desember 2021 December 31, 2021								
Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Total			
						7	Loans given and financing provided	
							a.	Micro, Small, and Medium Enterprise (MSME) Debtors
8,348,738	148,309	22,167	12,305	540,543	9,072,062			i. IDR
-	-	-	-	-	-			ii. Foreign Exchange
							b.	Non MSME Debtors
82,506,029	1,964,325	180,912	44,896	384,911	85,081,07			i. IDR
1,009,576	-	-	-	-	1,009,576			ii. Foreign Exchange
							c.	Resructured Loan **)
3,341,479	246,808	49,023	13,676	65,936	3,716,922			i. IDR
-	-	-	-	-	-			ii. Foreign Exchange
-	-	-	-	-	-	8	Equity capital	
-	-	-	-	-	-	9	Other receivables	
						10	Commitment and contigencies	
5,049,512	13,355	1,506	-	1,291	5,065,664		a.	IDR
5,296	-	-	-	-	5,296		b.	Foreign Exchange
125,051,904	**2,372,797**	**253,608**	**70,877**	**995,193**	**128,744,379**		**TOTAL**	
						III	**OTHER INFORMATION**	
						1	Total pledged bank assets	
-	-	-	-	-	-		a.	At Bank Indonesia
-	-	-	-	-	-		b.	On the other parties
-	-	-	-	-	53,673	2	Foreclosed collateral	
-	-	-	-	-	53,673		TOTAL OTHER INFORMATION	
127,313,285	**2,372,797**	**257,684**	**70,877**	**996,183**	**131,064,499**		**TOTAL**	



Struktur Permodalan

Kebijakan Manajemen dan Dasar Pemilihan Kebijakan Manajemen Atas Struktur Modal

Kebijakan terhadap struktur modal yaitu cadangan dari laba yaitu sebesar 55% dan direncanakan melalui *right issue*, penerbitan obligasi subordinasi dan penyisihan laba tahun lalu. Beberapa perkembangan peraturan yang signifikan mempengaruhi kondisi operasional dan bisnis bank **bjb** ke depan antara lain tercermin dari terbitnya Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum. Berdasarkan POJK tersebut bank **bjb** yang sebelumnya dalam ketegori Bank Umum berdasarkan Kegiatan Usaha (BUKU) III menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI) 2 (Bank dengan Modal Inti lebih dari Rp6 triliun sampai dengan Rp14 triliun). Masuknya modal inti bank **bjb** dalam kategori KBMI 2 membuat kegiatan usaha yang dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankannya melalui bank **bjb**.

Per akhir Desember 2022, modal inti bank **bjb** (*audited*) mencapai Rp12,81 triliun (individu) Rp14,15 triliun (konsolidasi) dan berada pada kategori KBMI 2. Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat. Komponen permodalan bank didominasi oleh komponen permodalan yang bersifat permanen, komponen modal inti merupakan komponen terbesar dalam struktur permodalan bank.

Capital Structure

Management Policy and the Basis of Management Policy For Capital Structure

Policies on capital structure, namely reserves from profits amounting to 55% planned through a rights issue, issuance of subordinated bonds and provision for last year's profit. Several regulatory developments that significantly affected the operational and business conditions of bank **bjb** in the future are reflected in the issuance of the Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on the POJK, bank **bjb**, which was previously in the category of Commercial Banks based on Business Activities (BUKU) III, became a Group of Banks Based on Core Capital (KBMI) 2 (Banks with a Core Capital of more than IDR6 trillion to IDR14 trillion). The inclusion of bank **bjb** core capital in the KBMI 2 category made business activities that could be carried out by bank **bjb** wider, and can increase customer confidence in carrying out banking activities through bank **bjb**.

As of the end of December 2022, bank **bjb** core capital (audited) reached IDR12.81 trillion (individuals) IDR14.15 trillion (consolidated) and was in the KBMI 2 category. An effective, strong and efficient capital strategy became the focus of management as bank **bjb** continued to grow to become a bigger and stronger bank. The bank's capital component was dominated by the permanent capital component, the core capital component was the largest component in the bank's capital structure.

Pada posisi bulan Desember 2022, rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank mencapai 19,19% dan 19,40%. Rasio tersebut berada di atas ketentuan yang ditetapkan oleh Bank Indonesia dengan batasan minimum yaitu 6% baik secara individual maupun konsolidasi. Perhitungan rasio modal inti utama (*Common Equity Tier 1 Ratio*) terhadap total ATMR bank baik secara individual dan konsolidasi di bulan Desember 2022 mencapai 14,49% dan 14,95% yang berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

As of December 2022, the ratio of bank **bjb** core capital both individually and consolidated to the bank's total RWA reached 19.19% and 19.40%. This ratio was above the provisions stipulated by Bank Indonesia with a minimum limit of 6% both individually and consolidated. The calculation of the main core capital ratio (Common Equity Tier 1 Ratio) to the bank's total RWA both individually and consolidated in December 2022 reached 14.49% and 14.95% which were above the provisions set by Bank Indonesia with a minimum limit of 4.50%.

Rincian Struktur Modal

Sesuai dengan Peraturan OJK, struktur permodalan Bank terdiri dari Modal Inti (*Tier* 1) dan Modal Pelengkap (*Tier* 2).

Capital Structure Details

In accordance with OJK Regulations, the Bank's capital structure consists of Core Capital (Tier 1) and Supplementary Capital (Tier 2)

Tabel 1.a Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Table of 1.a Disclosure of Quantitative Capital Structure of Commercial Banks

(dalam jutaan Rupiah)
(in IDR million)

	Komponen Modal Capital Component	2022		2021	
		Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
KOMPONEN MODAL / CAPITAL COMPONENT					
I	**Modal Inti (*Tier* 1)** **Core capital (Tier 1)**	**12,812,367**	**14,153,318**	**11,367,232**	**12,479,599**
	Modal Inti Utama (CET1) **Common Equity (CET1)**	**12,812,367**	**14,153,318**	**11,367,232**	**12,479,599**
	1. Modal Disetor Paid-up capital	2,630,361	2,630,361	2,459,697	2,459,697
	2. Cadangan Tambahan Modal Capital reserves	12,179,677	11,698,354	10,805,236	10,102,108
	3. Kepentingan Non Pengendali yang dapat diperhitungkan Non-Controlling Interests that can be taken into account	-	-	-	-
	4. Faktor Pengurang Modal Inti Core Capital Reduction Factor	(1,997,671)	(175,397)	(1,897,701)	(82,206)
	Modal Inti Tambahan (AT1) **Additional Core Capital (AT1)**	**-**	**-**	**-**	**-**
II	**Modal Pelengkap (*Tier* 2)** **Supplementary Capital (Tier 2)**	**4,147,915**	**4,216,313**	**3,314,973**	**3,358,154**
	1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2 Capital instruments in the form of shares or other that meet Tier 2 requirements	3,271,366	3,271,366	2,529,579	2,529,579
	2. *Agio/Disagio*				
	3. Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) PPKA general reserves for productive assets that must be calculated (maximum 1.25% RWA Credit Risk)	876,549	944,947	785,394	828,575
	4. Faktor Pengurang Modal Pelengkap Complimentary Capital Reduction Factors	-	-	-	-
Total Modal Inti dan Modal Pelengkap **Total Core Capital and Supplementary Capital**		**16,960,282**	**18,369,631**	**14,682,205**	**15,837,753**
ASET TERTIMBANG MENURUT RISIKO / RISK WEIGHTED ASSETS					
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit Risk Weighted Assets (RWA) for Credit Risk		70,123,950	75,595,792	62,831,484	67,746,000
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional Risk Weighted Assets (RWA) for Operational Risk		14,786,531	15,586,791	13,518,484	14,237,345

Komponen Modal Capital Component	2022		2021	
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar Risk Weighted Assets (RWA) for Market Risk	3,482,497	3,482,497	6,208,142	6,208,142
Total ATMR **Total Risk Weighted Assets**	**88,392,978**	**94,665,080**	**82,558,110**	**88,191,487**
Rasio KPMM Sesuai Profil Risiko (%) **CAR Ratio According to Risk Profile**	**9.24%**	**9.24%**	**9.25%**	**9.25%**
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO / CAR FULFILLMENT ALLOCATION ACCORDING TO RISK PROFILE				
Dari CET 1 / From CET 1	6.740%	6.880%	7.460%	7.560%
Dari AT 1 / From AT 1	6.740%	0.00%	0.00%	0.00%
Dari *Tier* 2 / From Tier 2	2.50%	2.36%	1.79%	1.68%
RASIO KPMM / CAR RATIO				
Rasio CET1 (%) / Ratio CET1 (%)	14.49%	14.95%	13.77%	14.15%
Rasio *Tier* 1 (%) / Ratio Tier 1	14.49%	14.95%	13.77%	14.15%
Rasio *Tier* 2 (%) / Ratio Tier 2	4.69%	4.45%	4.02%	3.83%
Rasio KPMM (%) / CAR Ratio	19.19%	19.40%	17.78%	17.98%
CET 1 untuk *BUFFER* (%) / CET 1 for BUFFER (%)	9.24%	8.93%	7.61%	7.91%
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK / PERCENTAGE OF BUFFERS THAT MUST BE FULFILLED BY THE BANK				
Capital Conservation Buffer (%)	2.50%	2.50%	0.00%	0.00%
Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
Capital Surcharge Untuk Bank Sistemik (%)	1.00%	1.00%	1.00%	1.00%

Ikatan Material Terkait Investasi Barang Modal

Selama tahun 2022, bank **bjb** tidak memiliki ikatan material terkait investasi barang modal.

Material Committee Related to Capital Goods Investment

During 2022, bank **bjb** has no material commitments related to capital goods investment.

Investasi Barang Modal

Investasi berupa barang modal (*capital expenditure*) merupakan aktivitas pengeluaran dana yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan.

Capital Goods Investment

Investment in the form of capital goods (capital expenditure) is an activity to disburse funds that are used to buy a number of fixed assets or add value to fixed assets that are expected to provide benefits in the future

Jenis dan Nilai Investasi Barang Modal

Jenis dan investasi barang modal disajikan dalam tabel berikut.

Types and Value of Capital Goods Investment

Types and investments of capital goods are presented in the following Table.

Tabel Penambahan Aset Tetap Kepemilikan Langsung yang Dimiliki Bank
Table of Addition of Fixed Assets to Direct Ownership of the Bank

(dalam jutaan Rupiah)
(in IDR million)

Jenis Type	Nilai Tahun 2022 Value in 2022	Nilai Tahun 2021 Value in 2021
Tanah Soil	55,531	-
Bangunan Building	3,272	6,736

Jenis Type	Nilai Tahun 2022 Value in 2022	Nilai Tahun 2021 Value in 2021
Perlengkapan Equipment	142,882	76,067
Kendaraan Vehicle	780	131
Aset dalam penyelesaian Assets in progress	155,900	179,033
Total	**358,365**	**261,967**

Tujuan Investasi Barang Modal

bank **bjb** melakukan investasi barang modal dalam bentuk aset tetap berupa tanah, bangunan, perlengkapan/inventaris kantor dan kendaraan, dengan tujuan untuk mendukung kelancaran kegiatan operasional.

Investasi barang modal tahun 2022 terbesar terkosentrasi pada inventaris kantor dalam rangka pemenuhan permintaan-permintaan seluruh unit kerja, *support* perluasan jaringan kantor dari Divisi Jaringan dan Layanan, Divisi Operasional, serta *support* peningkatan teknologi dari Divisi Teknologi Informasi.

Purpose of Investment of Capital Goods

bank **bjb** invested in capital goods in the form of fixed assets in the form of land, buildings, office equipment/inventory and vehicles, with the aim of supporting smooth operations.

The largest investment in capital goods in 2022 was concentrated in office inventory in order to meet the demands of all work units, support the expansion of the office network from the Network and Service Division, Operations Division, support for technology improvement from the Information Technology Division.

Komitmen dan Kontijensi

bank **bjb** memiliki komitmen dan kontijensi. Ikhtisar komitmen dan kontijensi Bank yang dinyatakan dalam nilai kontrak sebagai berikut.

Commitment and Contingency

bank **bjb** has commitment and contingencies. Summary of the Bank's commitments and contingencies stated in the contract value as follows.

Tabel Komitmen dan Kontijensi
Table of Commitment and Contingency

(dalam jutaan Rupiah)
(in IDR million)

Keterangan Information	2022	2021
TAGIHAN KOMITMEN / COMMITMENT CLAIMS		
Fasilitas pinjaman/pembiayaan yang belum di tarik Undrawns loan/financing facilities	108,000	109,836
Posisi valas yang akan diserahkan untuk transaksi *spot* dan *derivatif/forward* Forex positions to be submitted for spot and derivative/forward transactions	3,286,296	-
Lainnya Others	6,997,082	6,082,278
Total Tagihan Komitmen **Total Commitment Claims**	**10,391,378**	**6,191,859**
LIABILITAS KOMITMEN / COMMITMENT LIABILITIES		
Fasilitas kredit kepada debitur yang belum digunakan Unused loan facilities granted to debtors	5,887,321	5,026,727
Posisi valas yang akan diserahkan untuk transaksi *spot* dan *derivatif/forward* Forex positions to be submitted for spot and derivative/forward transactions	3,269,175	-
Irrevocable letters of credit yang masih berjalan Irrevocable letters of credit that are still in progress	553,324	-
Lainnya Others	*7,541,741*	*102,912*
Total Liabilitas Komitmen **Total Contigent Claims**	**17,251,561**	**5,129,639**

Keterangan Information	2022	2021
TAGIHAN KONTINJENSI / CONTIGENT CLAIM		
Lainnya Others	8,272	8,437
Total Tagihan Kontinjensi **Total Contigent Claims**	**8,272**	**8,437**
LIABILITAS KONTINJENSI / CONTIGENT LIABILITIES		
Garansi yang diterbitkan Issued warranty	1,183,057	858,870
Lainnya Others	-	7,838
Total Liabilitas Kontinjensi **Total Contingent Liabilities**	**1,183,057**	**764,197**

Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan

Tidak terdapat informasi dan fakta material yang signifikan setelah tanggal laporan akuntan yang berpengaruh terhadap posisi keuangan bank **bjb** per tanggal 31 Desember 2022.

Information and Material Facts After the Date of Accountant Reports

There was no significant material information and facts after the date of the accountant's report that affect the financial position of bank **bjb** as of December 31, 2022.

Prospek Usaha dan Strategi Ke Depan Tahun 2023

Ancaman resesi mulai mengintai pertumbuhan ekonomi sejumlah negara di dunia memang terus didengungkan deberapa pihak. Banyak faktor yang mempengaruhi, mulai dari dampak perang Rusia-Ukraina, melonjaknya inflasi global, hingga kenaikan suku bunga The Fed. Bahkan Bank Dunia dalam Laporan Juni 2022 memangkas perkiraan pertumbuhan ekonomi global, dan memperingatkan banyak negara jika ekonominya akan terkoreksi. Dilansir dari Laporan Bank Dunia bertajuk *Global Economic Prospect* pada Juni 2022, ekonomi global diperkirakan akan berada di sekitar level 3% pada tahun 2023 hingga 2024 mendatang serta memprediksi untuk pertumbuhan ekonomi Indonesia yaitu sebesar 5,1% lebih tinggi dibandingkan proyeksi tahun lalu yang sebesar 3,7%.

Kondisi perekonomian nasional masih dihadapkan pada tantangan ketidakpastian yang tinggi di tahun 2023, sehingga menuntut Pemerintah untuk dapat memperkuat instrumen bauran kebijakan agar stabilitas moneter dapat tetap terjaga dalam mendukung pemulihan ekonomi. Eskalasi risiko global yang dipicu khususnya oleh percepatan normalisasi kebijakan moneter Amerika Serikat dan konflik geopolitik Rusia dengan Ukraina. Perpaduan faktor tersebut menimbulkan kenaikan harga komoditas global khususnya sektor pangan dan energi, serta kenaikan inflasi di beberapa negara maju di Eropa dan Amerika. Tingginya tingkat inflasi tersebut meningkatkan volatilitas arus modal, nilai tukar, sektor keuangan dan mendorong percepatan normalisasi kebijakan moneter bagi negara berkembang seperti Indonesia.

Business Prospects and Future Strategies For 2023

The threat of a recession started to lurk the economic growth of a number of countries in the world echoed by several parties. Many factors contributed, starting from the impact of the Russia-Ukraine war, soaring global inflation, to the increase in The Fed's interest rate. Even the World Bank in its June 2022 Report cut its forecast for global economic growth, and warned many countries that their economy would correct itself. Reporting from the World Bank report entitled Global Economic Prospects in June 2022, the global economy is expected to be around the level of 3% in the coming 2023 to 2024 and predictions for Indonesia's economic growth which is 5.1% higher than last year's projection which amounted to 3.7%.

The condition of the national economy will still be faced with challenges of high uncertainty in 2023, thus demanding the Government to be able to strengthen the policy mix instruments so that monetary stability can be maintained in support of economic recovery. The global risk escalation was triggered in particular by the accelerated normalization of US monetary policy and Russia's geopolitical conflict with Ukraine. The combination of these factors led to an increase in global commodity prices, particularly in the food and energy sectors, as well as an increase in inflation in several developed countries in Europe and America. The high inflation rate increased the volatility of capital flows, exchange rates, the financial sector and accelerated the normalization of monetary policy for developing countries such as Indonesia.

Tabel Proyeksi Indikator Makro Indonesia di Tahun 2023
Table of Projection of Indonesia's Macro Indicators 2023

No.	Indikator Ekonomi Economic Indicators	*Outlook* 2023 Outlook 2023	Bank Indonesia (BI)	RAPBN 2023
1	Pertumbuhan Ekonomi Economic Growth	5,1% - 5,4%	4,70% - 5,50%	5,30%
2	Inflasi Inflation	4,0% - 4,8%	3,00% ± 1	3,30%
3	Nilai Tukar (Rp/1 USD) Exchange Rate (Rp/1 USD)	Rp14.500 - Rp14.900	Rp14.300 - Rp14.800	Rp14.750
5	Harga Minyak (USD/Barel) Oil Price (USD/Barel)	95-105	-	90

Sumber :
- Nota Keuangan dan RAPBN TA 2023
- www.bps.go.id
- *Statement* Gubernur Bank Indoesia Perry Warjiyo "BI Proyeksi Ekonomi RI 2023 Tumbuh 5,5 Persen, tapi Ada Hal yang Perlu Diwaspadai" – ekonomi.bisnis.com 31 Mei 2022
- *Global Economic Prospect* (World Bank Juni, 2022)

Source :
- Financial Notes and RAPBN TA 2023
- www.bps.go.id
- Statement by the Governor of Bank Indonesia Perry Warjiyo "BI Projections the Indonesian Economy to Grow 5.5 Percent in 2023, but There Are Things to Watch Out for" Ekonomi.bisnis.com May 31, 2022
- Global Economic Prospect (World Bank June, 2022)

Bank Indonesia memprakirakan pertumbuhan ekonomi nasional berada di kisaran 4,7%-5,5% pada tahun 2023. Proyeksi ini lebih rendah dari asumsi Pemerintah sebesar 5,3%. Bila memperhatikan ke belakang pertumbuhan ekonomi nasional pernah menyentuh angka 5,1% dan 5,2% pada tahun 2017-2018. Pada periode itu, seluruh sektor lapangan usaha mampu tumbuh positif. Laju inflasipun relatif rendah. Kemudian terjadi perang dagang AS-Tiongkok pada tahun 2019 dan proses pemilu di Indonesia sehingga ekonomi tumbuh melambat menjadi 5% pada 2019. Memasuki tahun 2020 pandemi Covid-19 mengakibatkan pertumbuhan ekonomi makin melambat bahkan mengalami kontraksi 2,1%. Kontraksi ini merupakan pertama kali sejak krisis ekonomi 1997-1998, tetapi tahun 2021 pertumbuhan ekonomi Indonesia *rebound* dengan tumbuh menjadi 3,7%. Bukan angka tertinggi tetapi ini menunjukkan pertumbuhan ekonomi secara perlahan mulai kembali ke jalur awal.

Di tahun 2023, risiko stagflasi membayangi perekonomian Indonesia dengan ditandai naiknya inflasi sementara pertumbuhan ekonomi berjalan stagnan. Namun demikian, postur APBN 2023 telah dirancang untuk mengantisipasi risiko stagflasi dengan optimalisasi peran APBN sebagai *shock absorber* atau penyerap gejolak, baik akibat tekanan harga komoditas maupun naiknya *cost of fund* dari segi pembiayaan karena normalisasi kebijakan moneter Amerika Serikat (AS). Hal ini sama dengan saat tahun 2020 dan 2021, APBN yang disusun sangat efektif memulihkan ekonomi maka APBN 2023 diharapkan kembali menjadi andalan dalam memitigasi potensi efek rambat dari dinamika global yang berlangsung.

Memasuki tahun 2023, Indonesia dihadapkan terhadap pekerjaan rumah yang harus segera disesuaikan yaitu transisi dari masa pandemi menjadi endemi dan kemampuan mengambil peluang dari tantangan konflik Rusia-Ukraina yang berdampak pada rantai pasokan komoditas. Peluang ekspor komoditas yang mengalami pelarangan oleh negara-negara barat terhadap Rusia dapat menciptakan peluang kenaikan ekspor komoditas seperti gas dan batu bara. Kenaikan tersebut mulai terlihat pada kuartal II tahun 2022 dengan ekspor mampu tumbuh 19,74% (yoy), faktor ini harus mampu dijaga secara *sustain* selama tahun 2023.

Bank Indonesia predicts that the country's economic growth will be in the range of 4.7%-5.5% in 2023. This projection is lower than the Government's assumption of 5.3%. Looking back, national economic growth touched 5.1% and 5.2% in 2017-2018. During that period, all business sectors were able to grow positively. The inflation rate was relatively low. Then there was the US-China trade war in 2019 and the election process in Indonesia so that the economy grew to slow down to 5% in 2019. Entering 2020 the Covid-19 pandemic resulted in slower economic growth and even experienced a 2.1% contraction. This contraction was the first time since the 1997-1998 economic crisis, but in 2021 Indonesia's economic growth rebounded by growing to 3.7%. Not the highest number but it showed economic growth is slowly starting to return to its initial track.

In 2023, the risk of stagflation overshadows the Indonesian economy marked by rising inflation while economic growth is stagnant. However, the posture of the 2023 State Budget has been designed to anticipate the risk of stagflation by optimizing the role of the State Budget as a shock absorber, both due to commodity price pressures and rising cost of funds in terms of financing due to the normalization of the United States (US) monetary policy. This is the same as in 2020 and 2021, the prepared National Income Expenditure Plan was very effective in restoring the economy, so the 2023 National Income Expenditure Plan was expected to become a mainstay in mitigating the potential creeping effects of ongoing global dynamics.

Entering 2023, Indonesia is faced with homework that must be adjusted immediately, namely the transition from a pandemic to an endemic and the ability to seize opportunities from the challenges of the Russia-Ukraine conflict which has an impact on the commodity supply chain. Opportunities for commodity exports that have been banned by western countries against Russia can create opportunities for increased exports of commodities such as gas and coal. This increase began to be seen in the second quarter of 2022 with exports able to grow 19.74% (yoy), this factor must be able to be maintained sustainably throughout 2023.

Meskipun dibayangi inflasi domestik yang naik secara *rapid* di kuartal II tahun 2022 ini mencapai 4,94% (yoy), namun bauran kebijakan akomodatif untuk dapat meredam inflasi telah diantisipasi dengan segera di antaranya menjaga suku bunga acuan Bank Indonesia *7 Days Reverse Repo Rate* sebesar 3,5%, selain itu untuk menjaga lonjakan inflasi di tahun 2023, maka kebijakan Pemerintah untuk proyeksi defisit anggaran menjadi sebesar 2,85% PDB, sehingga diharapkan inflasi dapat terjaga di level 3,3% pada tahun 2023. Di sisi lain, Bank Indonesia memprakirakan inflasi di kisaran 3,00% ± 1 di tahun 2023 dan nilai tukar rupiah akan melemah di kisaran Rp14.400-14.800 per dolar AS.

Even though it was overshadowed by domestic inflation which rose rapidly in the second quarter of 2022 reaching 4.94% (yoy), the accommodative policy mix to be able to reduce inflation has been anticipated immediately including maintaining the Bank Indonesia 7 Days Reverse Repo Rate rate of 3, 5%, in addition to controlling inflation spikes in 2023, the Government's policy is to project a budget deficit of 2.85% of GDP, so that inflation is expected to be maintained at 3.3% in 2023. On the other hand, Bank Indonesia predicts inflation is around 3.00% ± 1 in 2023 and the IDR exchange rate will weaken in the range of IDR14,400-14,800 per US dollar.

Tahun 2023 merupakan tahun yang penuh tantangan bagi industri perbankan. Tidak seragamnya laju pemulihan ekonomi global dan rencana normalisasi kebijakan The Fed memicu isu *tapering* yang menyebabkan potensi kenaikan suku bunga acuan di masa mendatang. Akselerasi pemulihan ekonomi global diikuti juga dengan melonjaknya inflasi di beberapa negara maju serta diperparah dengan ancaman resesi di beberapa negara, telah mendorong bank sentral di beberapa negara mengeluarkan kebijakan yang berpotensi membuat kesalahan dengan penerapan pengetatan moneter terlalu agresif untuk mengendalikan gejolak inflasi. Namun berbeda dengan Indonesia, berbagai bauran kebijakan makro prudensial antara Bank Indonesia dan Pemerintah dalam menahan laju inflasi sampai dengan kuartal II tahun 2022 ini cukup berhasil. Perekonomian nasional yang berangsur-angsur pulih dan *sustain* tersebut memberikan optimisme ekspektasi bagi pelaku ekonomi yang berimbas kepada tren pertumbuhan ekonomi dan tren pertumbuhan kinerja perbankan. Intermediasi perbankan di tahun 2023 akan semakin membaik, Otoritas Jasa Keuangan memproyeksikan pertumbuhan kredit sebesar 8,50% dan pertumbuhan dana pihak ketiga sebesar 7,50%.

2023 is a year full of challenges for the banking industry. The uneven pace of global economic recovery and the Fed's policy normalization plans have sparked the issue of tapering, which raises the potential for future benchmark interest rate hikes. Accelerated global economic recovery followed by soaring inflation in several developed countries and exacerbated by the threat of recession in several countries, has prompted central banks in several countries to issue policies that have the potential to make mistakes by implementing too aggressive monetary tightening to control inflationary shocks. However, in contrast to Indonesia, the various macroprudential policy mixes between the central bank and the government in containing the inflation rate until the second quarter of 2022 have been quite successful. The national economy, which is gradually recovering and is sustainable, provides optimism for expectations for economic actors which impact on trends in economic growth and growth trends in banking performance. Banking intermediation in 2023 will get better, the Financial Services Authority projects loan growth of 8.50% and growth of third parties funds of 7.50%.

Proyeksi Industri Perbankan Tahun 2023
Banking Industry Projection for 2023

Uraian Description	Proyeksi OJK OJK Projection
Pertumbuhan Kredit Loan Growth	8,50%
Pertumbuhan DPK TPF Growth	7,50%

Sumber:
- Statistik Perbankan Indonesia (SPI OJK)
- *Statement* Ketua OJK Wimboh Santoso "Ramalan Bos OJK Atas Pertumbuhan Kredit 2023" – finansial.bisnis.com 02 Juni 2022

Source:
- Indonesia Banking Statistics (SPI OJK)
- OJK Chairman Wimboh Santoso Statement "OJK Boss Forecast on Loan Growth 2023" – finansial.bisnis.com 02 Juni 2022

Meskipun kondisi perekonomian global masih mengalami ketidakpastian, namun perekonomian nasional berangsur-angsur pulih dan *sustain*. Intermediasi perbankan juga diprediksi akan semakin membaik di tahun 2023. Dengan kondisi tersebut bank **bjb** yakin memiliki prospek yang baik serta peluang untuk terus tumbuh secara berkelanjutan. Peluang yang dimiliki bank **bjb** antara lain sebagai berikut:

1. Berdasarkan skala pasar, sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya dari sisi aset, baik DPK maupun kredit.

Even though global economic conditions still experienced uncertainty, the national economy gradually recovered and was sustainable. Banking intermediation was also predicted to improve in 2023. Under these conditions, bank **bjb** believed that the bank had good prospects and opportunities to continue to grow in a sustainable manner. Opportunities owned by bank **bjb** included the following:

1. Based on market scale, most of bank **bjb** branch offices were still market nichers in their operational areas, so they still had considerable opportunities to increase their market share in terms of assets, both TPF and loans.

2. Semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh Bank Indonesia dan Otoritas Jasa Keuangan dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat *in the bottom of the pyramid* untuk memanfaatkan produk dan jasa keuangan formal seperti sarana menyimpan uang yang aman (*keeping*), *transfer*, menabung maupun pinjaman dan asuransi.
3. Kegiatan pelaku ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan.
4. Berbagai proyek pembangunan infrastruktur, termasuk Proyek Strategis Nasional berada di wilayah kerja Jawa Barat dan Banten, sehingga bank **bjb** memiliki kesempatan untuk memaksimalkan penyaluran kredit dan mampu mendorong pertumbuhan ekonomi daerah secara optimal.
5. Dukungan dari Pemerintah Daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah.
6. Potensi yang masih besar dalam pengembangan produk *digital* untuk menyasar segmen ritel dan membangun eksositem bisnis bank **bjb**.

Berdasarkan hal yang telah dijabarkan di atas, bank **bjb** optimis untuk dapat senantiasa meningkatkan kinerja dalam jangka pendek maupun jangka panjang secara berkelanjutan. Hal ini didasarkan pada kekuatan yang dimiliki oleh bank **bjb** yaitu:

1. Berada di Provinsi Jawa Barat dan Banten yang mempunyai sumber daya alam yang luas, sumber daya manusia, dan kawasan industri besar serta kegiatan ekonomi yang terus berkembang.
2. Sebagai institusi pengelola keuangan kas daerah, bank **bjb** memiliki akses yang luas dalam menghimpun dan menyalurkan dana masyarakat serta telah tercatat sebagai perusahaan publik di Bursa Efek Indonesia (BEI).
3. Memiliki basis nasabah yang loyal dalam jumlah sangat besar yaitu Aparatur Sipil Negara (ASN), para Pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten, sehingga memudahkan dalam pembangunan ekosistem transaksi.
4. Memiliki jaringan kantor yang relatif menyebar di lingkungan kegiatan ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta yang merupakan pusat serta penopang laju perekonomian di Indonesia. Selain itu juga di dukung juga oleh jaringan kantor lainnya yang sudah tersebar di 14 Provinsi di Indonesia.
5. Telah ditunjuknya bank **bjb** sebagai *partner* dari Pemerintah Pusat yang melaksanakan penyaluran gaji Pemerintahaan Pusat yang ditempatkan di Daerah.
6. Transformasi *digital* bank **bjb** melalui pengembangan layanan berbasis *digital* seperti transaksi dengan **bjb** Digi menjadi lebih mudah, karena fitur layanan terintegrasi melalui *mobile banking system* bank **bjb**.
7. Memiliki program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) yang mencakup Program Pesat Sehat dan Produkif, Program Pesat Kapasitas Usaha dan Program

2. Increasing public financial literacy through programs launched by Bank Indonesia and the Financial Services Authority in the framework of implementing financial inclusion policies as a form of financial service deepening aimed at the public at the bottom of the pyramid to utilize products and services formal finance such as means of keeping money safe (keeping), transfers, savings as well as loans and insurance.
3. The relatively high activity of economic actors in the provinces of West Java, Banten and DKI Jakarta was a potential for developing loan and funding.
4. Various infrastructure development projects, including the National Strategic Project were in the working areas of West Java and Banten, so that bank **bjb** had the opportunity to maximize loan distribution and be able to optimally promote regional economic growth.
5. Support from the Regional Government consistently and continuously in developing bank **bjb** as the driver of the economy in the region.
6. There was still great potential in developing digital products to target the retail segment and build a bank **bjb** business ecosystem.

Based on the things described above, bank **bjb** was optimistic to be able to continuously improve performance in the short and long term in a sustainable manner. This was based on the strengths possessed by bank **bjb**, namely:

1. Located in the Provinces of West Java and Banten which had extensive natural resources, human resources, and large industrial areas as well as growing economic activities.
2. As a regional Treasury financial management institution, bank **bjb** had broad access in collecting and distributing public funds and had been registered as a public company on the Indonesia Stock Exchange (IDX).
3. Having a very large number of loyal customer base, namely the State Civil Apparatus (ASN), retirees and local communities, especially in the West Java and Banten regions, making it easier to build a transaction ecosystem.
4. Having a relatively spread-out office network in a fairly high economic activity environment in the provinces of West Java, Banten and DKI Jakarta which are the centers and pillars of the economy in Indonesia. In addition, it was also supported by a network of other offices that had spread across 14 provinces in Indonesia.
5. bank **bjb** had been appointed as a partner of the Central Government to carry out the distribution of Central Government salaries placed in the Regions.
6. bank **bjb** digital transformation through the development of digital-based services such as transactions with **bjb** Digi was made easier, because the service features were integrated through the bank **bjb** mobile banking system.
7. Having an Integrated Community Economic Empowerment Program (PESAT) which included the Healthy and Productive Rapid Program, the Rapid Business Capacity Program and the

Pesat Wirausaha Baru dalam rangka untuk meningkatkan kompetensi dan kapasitas pelaku Usaha Mikro, Kecil dan Menengah (UMKM).

8. Berbagai penghargaan yang telah diperoleh bank **bjb** selama beberapa periode, baik untuk kategori daerah, nasional maupun internasional dari berbagai lembaga Swasta, BUMD/ BUMD maupun Pemerintah serta lembaga-lembaga lainnya.

Di tengah kondisi perekonomian yang dihadapkan pada meningkatnya risiko stagflasi dan tingginya ketidakpastian pasar keuangan serta persaingan industri perbankan yang semakin kompetitif, bank **bjb** tetap menegaskan komitmen untuk terus berkontribusi nyata terhadap perekonomian Indonesia. Semua gejolak ekonomi tersebut mendorong bank **bjb** untuk beradaptasi dengan cepat menghadapi perubahan industri perbankan modern dengan semangat meningkatkan persaingan dan pengembangan usaha.

Untuk menjaga kinerja, bank **bjb** melakukan percepatan pertumbuhan operasional dan keuangan melalui pemanfaatan ekosistem perbankan *digital*. Kita menyadari di era disrupsi teknologi informasi ini, bank **bjb** telah menjadi salah satu bank yang memiliki keunggulan berbasis teknologi *digital*. Sesuai dengan visi dan misi, bank **bjb** terus memberikan memberikan kontribusi yang terbaik untuk mendorong pertumbuhan perekonomian dan pembangunan untuk mewujudkan masyarakat yang sejahtera. Selain itu bank **bjb** juga tetap berupaya untuk meningkatkan eksistensinya dengan berusaha menjadi salah satu perbankan nasional yang mampu memberikan layanan keuangan secara meyeluruh sehingga dapat memberikan nilai tambah terhadap bagi seluruh *stakeholder*.

Untuk dapat menangkap berbagai peluang yang dimiliki bank **bjb**, maka arahan strategi yang tertuang dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) tahun 2023 adalah sebagai berikut:

1. **Ekspansi Kredit Secara Selektif dengan Mengoptimalkan Ekosistem Bisnis**
   a. Pertumbuhan Kredit Secara Berkelanjutan
      - Meningkatkan layanan melalui pengembangan digitalisasi proses kredit dengan penguatan mitigasi risiko.
      - Peningkatan portofolio KPR melalui optimalisasi utilisasi kerja sama dengan pihak ketiga dan berperan aktif dalam menyalurkan kredit program pemerintah.
      - Menciptakan *digital ecosystem* bisnis dengan fokus menggarap sektor ekonomi unggulan pada masing-masing daerah guna mendorong pemberdayaan ekonomi daerah dan menciptakan pelaku-pelaku sektor ekonomi kerakyatan.
      - Meningkatkan pembiayaan infrastruktur daerah dalam upaya mendukung percepatan laju perekonomian daerah.

Rapid New Entrepreneurship Program in order to increase the competency and capacity of Micro, Small and Medium Enterprises (MSME).

8. Various awards that had been obtained by bank **bjb** for several periods, both for regional, national and international categories from various private institutions, Village Owned Enterprises as well as the Government and other institutions.

In the midst of economic conditions faced with increasing risk of stagflation and high financial market uncertainty as well as increasingly competitive banking industry competition, bank **bjb** continues to emphasize its commitment to continue to make a real contribution to the Indonesian economy. All these economic upheavals have encouraged bank **bjb** to adapt quickly to the changes in the modern banking industry with the spirit of increasing competition and business development.

To maintain performance, bank **bjb** accelerates operational and financial growth through the use of the digital banking ecosystem. We realize that in this era of information technology disruption, bank **bjb** has become one of the banks that has advantages based on digital technology. In accordance with the vision and mission, bank **bjb** continues to provide the best contribution to encourage economic growth and development to create a prosperous society. In addition, bank **bjb** also continues to strive to increase its existence by trying to become one of the national banks that is able to provide financial services as a whole so that it can provide added value to all stakeholders.

In order to be able to capture the various opportunities that bank **bjb** has, the strategic directions contained in the form of the 2023 Annual Directors Strategic Direction (ASDT) are as follows:

1. **Selective Loan Expansion by Optimizing the Business Ecosystem**
   a. Sustainable loan growth
      - Improving services through the development of digitizing loan processes by strengthening risk mitigation.
      - Increasing the KPR portfolio through optimizing the utilization of cooperation with third parties and playing an active role in disbursing government program loans.
      - Creating a digital business ecosystem with a focus on working on leading economic sectors in each region to encourage regional economic empowerment and create people's economic sector actors.
      - Increasing regional infrastructure financing in an effort to support the acceleration of the regional economy.

- Mendorong pertumbuhan kredit dengan memaksimalkan potensi *value chain* dan integrasi sistem dengan ekosistem bisnis sebagai sumber data potensi kredit.
- Meningkatkan kontribusi pembiayaan yang mendukung pertumbuhan berkelanjutan dengan mempertimbangkan aspek ekonomi, lingkungan dan sosial.

b. Menjaga Pertumbuhan Kredit Secara Selektif dan Berkualitas
- Menjaga pertumbuhan kredit berkualitas melalui perbaikan proses bisnis dan penetapan debitur secara selektif.
- Meningkatkan peran aktif fungsi *credit risk* sebagai *four eyes* dalam proses pemberian kredit maupun dalam proses penyelamatan debitur bermasalah.
- Mengoptimalkan pemanfaatan fungsi *Loan Management System* (LMS) *credit risk* dan *dashboard credit risk* dalam upaya meningkatkan mitigasi risiko.
- Penguatan *risk and compliance awareness* guna mendukung pertumbuhan kredit yang berkualitas dan berkelanjutan.

2. **Memperkuat Likuiditas Untuk Mendukung Kinerja Bank**
   a. Optimalisasi *product holding* dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya.
   b. Memperkuat likuiditas dengan menciptakan *business ecosystem* melalui pengembangan layanan *digital*.
   c. Mengintegrasikan layanan *e-channel* dengan berbagai layanan perbankan untuk meningkatkan akuisisi nasabah.
   d. Optimalisasi *funding* jangka panjang melalui instrumen pasar modal dan *bilateral loan* dalam rangka penguatan posisi rasio-rasio keuangan serta pertumbuhan aset bank **bjb**.
3. **Mendorong Pertumbuhan Bisnis Melalui Sinergi dan Kolaborasi**
   a. Mendukung pertumbuhan bisnis secara anorganik melalui sinergi dan kolaborasi dengan skema Kelompok Usaha Bank (KUB).
   b. Membangun sinergi dengan *partner* strategis untuk mengakselerasi pertumbuhan bisnis melalui *channeling, asset buy*, dan pola kemitraan.
   c. Memperluas kerja sama dengan *fintech, e-commerce dan e-marketplace* untuk menciptakan solusi *digital* guna mendukung pertumbuhan bisnis.
   d. Mengoptimalkan kontribusi perusahaan anak dengan memperkuat sinergi untuk mendukung kinerja secara konsolidasi.
4. **Mengoptimalkan Peran Teknologi Dalam Mengakselerasikan Transformasi *Digital* Untuk Mendukung Bisnis**
   a. Meningkatkan *customer experience* melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement*.
   b. Optimalisasi *platform* **bjb** *Go Smart City* dalam rangka perluasan layanan elektronifikasi transaksi pemerintah daerah dan implementasi ekosistem *digital* desa dalam membantu peningkatan perekonomian desa.

- Encouraging loan growth by maximizing value chain potential and system integration with business ecosystems as a source of credit potential data.
- Increasing the contribution of financing that supports sustainable growth by considering economic, environmental and social aspects.

b. Maintain selective and quality loan growth
- Maintaining quality loan growth through improving business processes and selecting debtors.
- Increasing the active role of the credit risk function as the four eyes in the loan granting process and in the process of rescuing troubled debtors.
- Optimizing the utilization of the credit risk Loan Management System (LMS) function and credit risk dashboard in an effort to improve risk mitigation.
- Strengthening risk and compliance awareness to support quality and sustainable loan growth.

2. **Strengthening Liquidity To Support Bank Performance**
   a. Optimizing product holding in order to increase the growth of third parties funds and other businesses.
   b. Strengthening liquidity by creating a business ecosystem through the development of digital services.
   c. Integrating e-channel services with various banking services to increase customer acquisition.
   d. Optimizing long-term funding through capital market instruments and bilateral loans in order to strengthen the position of financial ratios and the growth of bank **bjb** assets.
3. **Encouraging Business Growth Through Synergy and Collaboration**
   a. Supporting inorganic business growth through synergy and collaboration with the Bank Business Group (KUB) scheme.
   b. Building synergies with strategic partners to accelerate business growth through channeling, asset buys, and partnership patterns.
   c. Expanding cooperation with fintech, e-commerce and e-marketplaces to create digital solutions to support business growth.
   d. Optimizing the contribution of subsidiary companies by strengthening synergies to support consolidated performance.
4. **Optimizing the Role of Technology in Accelerating Digital Transformation to Support Business**
   a. Improving customer experience through excellence service delivery and implementing customer protection in business activities so as to create customer engagement.
   b. Optimizing the **bjb** Go Smart City platform in the context of expanding local government transaction electronification services and implementing village digital ecosystems to help improve the village economy.

c. Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat repetitive dan manual.
d. Optimalisasi pemantauan eksposur risiko melalui digitalisasi *tools* pemantauan risiko.
e. Peningkatan IT *security* dan IT *cyber defense* dalam implementasi transformasi *digital* yang selaras dengan arah *corporate plan*.

5. **Peningkatan Pendapatan dan Efisiensi Biaya**
   a. Peningkatan Pendapatan
      - Optimalisasi pengelolaan aset dan liabilitas untuk memperoleh *yield enhancement* dengan tetap memperhatikan rasio-rasio keuangan.
      - Meningkatkan *fee based income* melalui pengembangan fitur dan inovasi produk.
      - Meningkatkan upaya *recoveries* kredit hapus buku agar memberikan kontribusi lebih optimal terhadap pendapatan.

   b. Pengelolaan Biaya Secara Efisien
      - Efektivitas dan efisiensi proses bisnis serta operasional bank melalui integrasi dan otomasi sistem kerja.
      - Mengelola jaringan kantor yang berlandaskan produktivitas dan efektivitas.
      - Pengelolaan biaya dengan memprioritaskan program-program kerja yang memberikan nilai tambah terhadap bisnis bank

6. **Menjaga Struktur Modal dan Mendorong Peningkatan Produktivitas *Human Capital***
   a. Menjaga Komposisi Struktur Modal Untuk Menunjang Ekspansi Bisnis
      - Meningkatkan pertumbuhan profitabilitas untuk memperkuat struktur modal.
      - Menjalankan *corporate action* untuk penguatan permodalan, di antaranya melalui persiapan *right issue* dan/atau menerbitkan *perpetual bond*.
      - Pertumbuhan bisnis secara selektif dengan mempertimbangkan dampak terhadap bobot rasio perhitungan ATMR.

   b. Meningkatkan Produktivitas *Human Capital*
      - Memperkuat model struktur organisasi yang *agile* sebagai pendukung dalam peningkatan kinerja.
      - Meningkatkan fungsi *monitoring* dan evaluasi kinerja atas komitmen terhadap *key performance indicator* dalam upaya pencapaian target.
      - Meningkatkan peran *human capital* sebagai *strategic business partner* melalui optimalisasi kewenangan dan fungsi *human capital* yang menjangkau seluruh unit kerja.
      - Mengembangkan sistem pembelajaran terpadu untuk mendukung peningkatan produktivitas pegawai.
      - Mendukung *project management life cycle* tepat waktu, tepat sasaran, dan tepat guna dalam menghasilkan proyek strategis.

c. Efficiency of work processes by implementing automation and simplification of repetitive and manual business activities.
d. Optimizing risk exposure monitoring through digitizing risk monitoring tools.
e. Increasing IT security and IT cyber defense in the implementation of digital transformation in line with the direction of the corporate plan.

5. **Increased Revenue and Cost Efficiency**
   a. Increased revenue
      - Optimizing asset and liability management to obtain yield enhancement while taking into account financial ratios.
      - Increasing fee-based income through feature development and product innovation.
      - Increasing efforts to recover write-off credits in order to provide a more optimal contribution to revenue.

   b. Efficient Cost Management
      - Effectiveness and efficiency of business processes and bank operations through integration and automation of work systems.
      - Manage office network based on productivity and effectiveness.
      - Cost management by prioritizing work programs that add value to the bank's business

6. **Maintaining the Capital Structure and Encouraging Increased Productivity of Human Capital**
   a. Maintain the composition of the capital structure to support business expansion
      - Increasing profitability growth to strengthen the capital structure.
      - Carrying out corporate actions to strengthen capital, including through the preparation of rights issues and/or issuing perpetual bonds.
      - Selective business growth taking into account the impact on the weight ratio calculation of RWA.

   b. Increasing the productivity of human capital
      - Strengthening the agile organizational structure model as a support in improving performance.
      - Improving the performance monitoring and evaluation function of commitment to key performance indicators in an effort to achieve targets.
      - Increasing the role of human capital as a strategic business partner through optimizing the authority and function of human capital that reaches all work units.
      - Developing an integrated learning system to support increased employee productivity.
      - Supporting the project life cycle management on time, on target, and effective in producing strategic projects.

7. **Penguatan *Governance, Risk, dan Compliance* (GRC) Untuk Mendukung Bisnis Bank**
   a. Berperan aktif membantu perusahaan dalam mencapai tujuan melalui pendekatan yang sistematis dan konsisten dengan peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko.
   b. Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank.
   c. Meningkatkan efektivitas sistem pengendalian internal untuk mendukung bisnis.
   d. Mengembangkan *compliance management system* untuk penguatan *risk and compliance awareness.*
   e. Pengembangan sistem informasi pengelolaan program APU PPT sesuai kebutuhan bisnis dan digitalisasi layanan.
   f. Pengelolaan risiko dan kepatuhan yang efektif dalam mendukung KUB dan konglomerasi keuangan.

7. **Strengthening Governance, Risk and Compliance (GRC) to Support Bank Business**
   a. Playing an active role in assisting the company in achieving its goals through a systematic and consistent approach to improving the quality of governance, compliance and risk management.
   b. Development of risk management methodologies to support business activities and bank capital.
   c. Improving the effectiveness of the internal control system to support the business.
   d. Developing a compliance management system to strengthen risk and compliance awareness.
   e. Development of information systems for the management of the AML CFT program according to business needs and service digitization.
   f. Effective risk and compliance management in support of KUB and financial conglomerates.

Pencapaian Target dan Target Ke Depan

Pencapaian Target 2022

Realisasi rencana bisnis periode 2022 disajikan dalam bentuk perbandingan target dan pencapaian kinerja bank **bjb** Desember 2022

Perbandingan Target dan Realisasi Keuangan

Secara umum, pencapaian target bank **bjb** pada tahun 2022 telah menunjukkan hasil yang baik. Adapun perbandingan target dan realisasi disajikan sebagai berikut.

Achievementss of Targets and Targets Plan

Achievments of Targets 2022

The realization of the 2022 business plan is presented in the form of a comparison of targets and achievement of the Company performance in December 2022

Comparison of Targets and Financial Realization

In general, bank **bjb** target achievement in 2022 has shown good results. The comparison of targets and realizations is presented as follows.

Tabel Perbandingan Target dan Realisasi Keuangan
Table of Comparison of Targets and Financial Realization

(dalam jutaan Rupiah)
(in IDR million)

No	Pos-pos Keuangan Utama Main Financial Outposts	Target 31 Desember 2022 Target December 31, 2022	Realisasi 31 Desember 2022 Realization December 31, 2022	Pencapaian Achievement
1	2	3	4	5=4/3*100%
	KEUANGAN / FINANCE			
1.	Aset Asset	157,968,665	181,241,291	114.73%
2.	Dana Pihak Ketiga Third-party funds	113,863,380	131,138,919	115.17%
	Giro Current Account	23,237,966	25,699,415	110.59%
	Tabungan Savings	26,742,090	29,004,875	108.46%
	Simpanan Berjangka Time Deposits	63,883,324	76,434,629	119.65%
3.	Kredit yang diberikan Loan granted	103,558,653	115,755,600	111.78%
4.	Pendapatan Bunga dan Syariah Interest and Sharia Income	12,099,723	13,635,974	112.70%

No	Pos-pos Keuangan Utama Main Financial Outposts	Target 31 Desember 2022 Target December 31, 2022	Realisasi 31 Desember 2022 Realization December 31, 2022	Pencapaian Achievement
1	2	3	4	5=4/3*100%
5.	Laba Tahun Berjalan Current year profit	1,822,708	2,245,282	123.18%
6.	Ekuitas Equity	14,875,345	14,759,075	99.22%
	RASIO KEUANGAN (*BANK ONLY, %*) / FINANCIAL RATIO (BANK ONLY, %)			
1.	CAR	17.56%	19.19%	109.28%
2.	ROE	18.62%	18.63%	100.05%
3.	ROA	1.71%	1.75%	102.34%
4.	NIM	5.52%	5.86%	106.16%
5.	NPL (*Gross*)	1.60%	1.16%	72.50%

bank **bjb** pada tahun 2022 berhasil melampaui target aset sebesar 114,73% dengan realisasi mencapai Rp181,24 triliun. Pencapaian dana pihak ketiga sebesar 115,17% yang berada di atas target, yang didukung juga dengan pencapaian giro sebesar 110,59%, tabungan sebesar 108,46% dan simpanan berjangka sebesar 119,65%. Hal ini mununjukkan bahwa semakin tingginya tingkat kepercayaan masyarakat kepada bank **bjb** walaupun masih dalam kondisi pandemi.

Pencapaian target kredit yang diberikan juga berada di atas target yaitu sebesar 111,78%. Pencapaian kredit dipengaruhi oleh pertumbuhan kredit korporasi, konsumer, KPR, Komersial serta UMKM. Dengan melakukan penyaluran kredit yang sangat *prudent* ini NPL *gross* bank **bjb** dapat terjaga di level 1,16% atau lebih rendah dari target sebesar 1,60%.

Demikian pula dengan pencapaian pendapatan bunga dan syariah yang melampaui target sebesar 112,70%. Sedangkan dari sisi laba, pencapaian laba tahun berjalan sebesar 123,18% yang berhasil melampaui target yang ditetapkan. Dari sisi rasio, rasio CAR, ROE dan ROA berada di atas target dengan masing-masing pencapaian sebesar 109,28%, 100,05% dan 102,34%. Ke depannya bank **bjb** akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja bank **bjb** di masa yang akan datang akan senantiasa mengalami peningkatan secara berkelanjutan.

bank **bjb** in 2022 succeeded in exceeding the asset target of 114.73% with realization reaching IDR181.24 trillion. The achievement of third parties funds was 115.17% which was above the target, which was also supported by the achievement of demand deposits of 110.59%, the achievement of demand deposits of 108.46% and time deposits of 119.65%. This showed that the level of public trust in bank **bjb** increased even though it was still in a pandemic condition.

Achievement of the loan target provided was also above the target of 111.78%. Loan achievement was influenced by the growth of corporate, consumer, mortgage, commercial and MSME loans. By distributing very prudent loans, bank **bjb** gross NPL could be maintained at the level of 1.16% or lower than the target of 1.60%.

Likewise, the achievement of interest and sharia income exceeded the target of 112.70%. Meanwhile, from the profit side, the achievement of profit for the year amounted to 123.18% which managed to exceed the target set. In terms of ratios, the CAR, ROE and ROA ratios were above the target with respective achievements of 109.28%, 100.05% and 102.34%. Going forward, bank **bjb** always evaluated the implementation of the strategy that had been set, so that the performance of bank **bjb** in the future would always experience continuous improvement.

Perbandingan Target dan Realisasi Pemasaran

Uraian perbandingan target dan realisasi pemasaran bank **bjb** tahun 2022 disajikan sebagai berikut.

Comparison of Marketing Targets and Realization

The description of the comparison of target and realization of bank **bjb** marketing in 2022 is presented as follows.

Tabel Perbandingan Target dan Realisasi Pemasaran
Table of Comparison of Marketing Targets and Realizations

No.	Jenis Produk Bank Baru New Products / Activities	Deskripsi Umum Description	Keterangan Realization
1	**bjb** *Onboarding System*	**bjb** *Onboarding* merupakan layanan perbankan digital baik *funding* ataupun *lending*. **bjb** Onboarding is a digital banking service, both funding and lending.	Belum teralisasi di Tahun 2022 dikarenakan masih terdapat modul pengembangan sistem yang belum selesai. Not realized yet in 2022 because there are still unfinished system development modules.

No.	Jenis Produk Bank Baru New Products / Activities	Deskripsi Umum Description	Keterangan Realization
2	Kerjasama *Direct Debit* bank **bjb** bank **bjb** Direct Debit Collaboration	Fitur *Direct Debit* merupakan salah satu cara yang dapat mempermudah masyarakat dalam melakukan transaksi karena dapat diakses melalui *mobile* atau *website* pada aplikasi *merchant e-commerce* untuk menyelesaikan kewajiban pembayaran belanja pada *merchant e-commerce.* The Direct Debit feature is a way to make it easier for people to make transactions because it can be accessed via mobile or the website on the e-commerce merchant application to complete shopping payment obligations at e-commerce merchants.	Pengembangan dari *Direct D*ebit saat ini masih dalam tahap sinkronisasi dengan SNAP BI. The development of Direct Debit is currently still in the synchronization stage with SNAP BI.
3	Pengembangan QRIS dan pengembangan dari regulator lainnya Development of QRIS and development of other regulators.	QRIS merupakan metode pembayaran yang digunakan pada aplikasi *mobile.* QRIS is a payment method used in mobile applications.	Pengembangan QRIS masih dalam tahap pengembangan oleh penyedia jasa *switching.* QRIS development is still in the development stage by switching service providers.
4	Kerjasama dengan TANGSELPAY Cooperation with TANGSELPAY	Kerjasama yang dilakukan dengan Pihak ketiga untuk penyediaan LPE dan/atau LPD yang harus dilakukan pelaporan/persetujuan/ perizinan kepada regulator. Cooperation with third parties for the provision of LPE and/or LPD which must be reported/approved/permitted to the regulator.	Kerjasama dengan Tangsel Pay saat ini masih dalam tahap persiapan perizinan. The collaboration with Tangsel Pay is currently still in the licensing preparation stage.
5	Smart Mobile Banking	*Smart Mobile Banking* merupakan *Enhancement* pada aplikasi **bjb** Digi. Smart Mobile Banking is an Enhancement on the **bjb** Digi application.	Pengembangan dari *Smart Mobile* Banking masih dalam tahap pengembangan oleh pihak ke tiga. The development of Smart Mobile Banking is still under development by a third party.
6	Pengembangan Kartu Visa *Contactless* bank **bjb** bank **bjb** Contactless Visa Card Development.	Visa *Contactless* merupakan fitur transaksi pembayaran pada merchant dengan mekanisme pembayaran menggunakan teknologi *contactless* atau nirsentuh. Visa Contactless is a payment transaction feature at merchants with a payment mechanism using contactless or contactless technology.	Pengembangan Kartu *Visa Contactless* bank **bjb** saat ini masih dalam tahapan menunggu persetujuan dari OJK. The development of bank **bjb** Contactless Visa Card is currently still in the stage of waiting for approval from OJK.
7	*Mobile Apps* Laku Pandai	*Mobile Apps* **bjb** Bisa merupakan *brand* untuk Agen Laku Pandai bank **bjb** dimana *device* yang digunakan adalah aplikasi untuk *smartphone*. Fitur yang ada pada aplikasi tersebut yaitu *mini banking,* pembukaan rekening BSA, dan PPOB. Mobile Apps **bjb** Bisa is a brand for bank **bjb** Laku Pandai Agent where the device used is an application for a smartphone. The features in the application are mini banking, BSA account opening, and PPOB.	Pengembangan Mobile Apps Laku Pandai saat ini masih dalam tahap persiapan perizinan. The development of Laku Pandai Mobile Apps is currently still in the licensing preparation stage.
8	*Bancassurance* - Referensi Dalam Rangka Produk Bank (Kerjasama dengan PT Asuransi Sinar Mas) Bancassurance - Reference in the Context of Bank Products (Cooperation with PT Asuransi Sinar Mas)	Pelaksanaan aktivitas *bancassurance* berupa kerjasama dengan perusahaan asuransi referensi dalam rangka produk Bank. Implementation of bancassurance activities in the form of cooperation with reference insurance companies in the framework of Bank products.	Terealisasi di tahun 2022. Realized in 2022.
9	Pemasaran Produk Reksa Dana melalui kerjasama dengan Manajer Investasi (Kerjasama dengan PT Manulife Aset Manajemen Indonesia) Marketing of Mutual Fund Products through collaboration with Investment Managers (Collaboration with PT Manulife Aset Manajemen Indonesia).	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi. Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with the Investment Manager.	*Progress* saat ini masih dalam tahapan menunggu persetujuan dari OJK. Progress is currently still in the stage of waiting for approval from OJK.
10	Pemasaran Produk Reksa Dana melalui kerjasama dengan Manajer Investasi (Kerjasama dengan PT Sucorinvest Aset Manajemen Indonesia)	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi.	*Progress* saat ini masih dalam tahapan menunggu persetujuan dari OJK.

No.	Jenis Produk Bank Baru New Products / Activities	Deskripsi Umum Description	Keterangan Realization
	Marketing of Mutual Fund Products in collaboration with Investment Managers (Collaboration with PT Sucorinvest Aset Manajemen Indonesia)	Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with the Investment Manager.	Progress is currently still in the stage of waiting for approval from OJK.
11	Pemasaran Produk Reksa Dana melalui kerjasama dengan Manajer Investasi (Kerjasama dengan PT Syailendra Capital)	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi.	*Progress* saat ini masih dalam tahapan menunggu persetujuan dari OJK.
	Marketing of Mutual Fund Products in collaboration with Investment Managers (Cooperation with PT Syailendra Capital)	Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with the Investment Manager.	Progress is currently still in the stage of waiting for approval from OJK.
12	Pemasaran Produk Reksa Dana melalui kerjasama dengan Manajer Investasi (Kerjasama dengan PT Trimegah Aset)	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi.	*Progress* kerjasama dengan PT Trimegah Asset Management, saat ini masih dalam tahap persiapan perizinan.
	Marketing of Mutual Fund Products through collaboration with Investment Managers (Cooperation with PT Trimegah Aset).	Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with the Investment Manager.	The progress of the collaboration with PT Trimegah Asset Management is currently still in the licensing preparation stage.
13	Pemasaran produk *Bancassurance* melalui kerjasama dengan Perusahaan Asuransi (Kerjasama dengan PT Allianz Life Indonesia)	Penambahan produk asuransi melalui kerjasama dengan Perusahaan Asuransi berupa produk asuransi tradisional dan/ atau *unit link* melalui model bisnis referensi tidak dalam rangka produk bank baik melalui jalur pemasaran secara *inbranch, telemarketing* maupun *digital*.	Progress saat ini masih dalam tahapan menunggu persetujuan dari OJK
	Marketing of Bancassurance products in collaboration with Insurance Companies (Collaboration with PT Allianz Life Indonesia)	Addition of insurance products through cooperation with Insurance Companies in the form of traditional insurance products and/or unit links through non-bank reference business models, either through in-branch, telemarketing or digital marketing channels.	Progress is currently still in the stage of waiting for approval from the FSA.
14	**bjb** *Paylater*	**bjb** *Paylater* adalah produk pembiayaan jangka pendek untuk transaksi pada *platform digital* yang bersifat multiguna. Produk ini rencananya akan diberikan pada debitur dengan kriteria pembelanjaan *retail* pada *online merchant* ataupun transaksi lain seperti pembiayaan pajak dan tagihan.	Pengembangan **bjb** *paylater* saat ini masih dalam tahap pengembangan
		bjb Paylater is a short-term financing product for multipurpose digital platform transactions. This product is planned to be given to debtors with retail spending criteria at online merchants or other transactions such as tax and bill financing.	The development of **bjb** paylater is currently still in the development stage.
15	**bjb** Digi *Loan Onboarding*	Digi *Loan* merupakan *mobile platform* yang menyediakan layanan perkreditan bank **bjb** untuk mendukung ekosistem *digital*.	*Progress* saat ini masih dalam tahap pengembangan
		Digi Loan is a mobile platform that provides bank **bjb** loan services to support the digital ecosystem.	Progress is currently still in the development stage.
16	**bjb** *Cardless* Gerai	bank **bjb** telah mengimplementasikan **bjb** *Cardless* atau tarik tunai tanpa kartu di mesin ATM bank **bjb** dan dengan pengembangan **bjb** *Cardless* Gerai ini, bank **bjb** memperluas layanan yang sebelumnya tarik tunai hanya dapat dilakukan di mesin ATM bank **bjb** kini dapat dilakukan pada Gerai yang telah bekerjasama dengan bank **bjb** untuk integrasi dengan sistem **bjb** *Cardlees*.	Pengembangan *cardless* gerai saat ini masih dalam tahap persiapan perizinan
		bank **bjb** has implemented **bjb** Cardless or cardless cash withdrawals at bank **bjb** ATM machines and with the development of this **bjb** Cardless Outlet, bank **bjb** is expanding services that previously cash withdrawals could only be made at bank **bjb** ATM machines can now be done at outlets that have collaborated with banks **bjb** for integration with the **bjb** Cardlees system.	The development of cardless outlets is currently still in the licensing preparation stage
17	Kerjasama bank **bjb** dengan Mitra Bisnis untuk integrasi **bjb** *DigiCash* dengan Aplikasi *Marketplace* milik Mitra Bisnis	bank **bjb** melakukan kerja sama dengan Mitra Bisnis untuk melakukan integrasi metode pembayaran milik bank **bjb** yaitu **bjb** *DigiCash* dengan aplikasi *Marketplace* milik Mitra Bisnis.	Pengembangan integrasi aplikasi saat ini masih menunggu pengembangan sistem dari E-PAYS selesai
	bank **bjb** collaboration with Business Partners for **bjb** DigiCash integration with Business Partner's Marketplace Application	bank **bjb** cooperates with Business Partners to integrate bank **bjb** payment method, namely **bjb** DigiCash with Business Partner's Marketplace application.	Application integration development is currently still waiting for system development from E-PAYS to be completed

No.	Jenis Produk Bank Baru New Products / Activities	Deskripsi Umum Description	Keterangan Realization
18	KPR Tapera	KPR Tapera merupakan produk KPR program dari pemerintah untuk masyarakat berpenghasilan rendah yang terdiri dari Kredit Pemilikan Rumah (KPR), Kredit Bangun Rumah (KBR), dan Kredit Renovasi Rumah (KRR). KPR Tapera is a KPR program product from the government for low-income people consisting of Housing Loans (KPR), House Building Loans (KBR), and House Renovation Loans (KRR).	Terealisasi di tahun 2022. Realized in 2022.
19	BI FAST	BI-FAST adalah sistem pembayaran ritel yang diselenggarakan oleh Bank Indonesia, untuk dapat memfasilitasi pembayaran ritel menggunakan berbagai instrumen dan kanal pembayaran yang dapat dilakukan real time dan 24/7. BI-FAST is a retail payment system organized by Bank Indonesia, to be able to facilitate retail payments using various payment instruments and channels that can be made real time and 24/7.	Terealisasi di tahun 2022. Realized in 2022.
20	*Bancassurance* referensi dalam rangka produk Bank Asuransi Dayin Mitra Bancassurance reference in the context of Dayin Mitra Insurance Bank products.	Pelaksanaan aktivitas *bancassurance* berupa kerjasama dengan perusahaan asuransi referensi dalam rangka produk Bank. Implementation of bancassurance activities in the form of cooperation with reference insurance companies in the framework of Bank products.	Terealisasi di tahun 2022. Realized in 2022.
21	*Bancassurance* referensi dalam rangka produk Bank Asuransi Tugu Bancassurance reference in the context of Tugu Insurance Bank products	Pelaksanaan aktivitas *bancassurance* berupa kerjasama dengan perusahaan asuransi referensi dalam rangka produk Bank. Implementation of bancassurance activities in the form of cooperation with reference insurance companies in the framework of Bank products.	Terealisasi di tahun 2022. Realized in 2022.
22	*Bancassurance* referensi dalam rangka produk Bank Asuransi Cakrawala Bancassurance reference in the framework of Horizon Insurance Bank products.	Pelaksanaan aktivitas *bancassurance* berupa kerjasama dengan perusahaan asuransi referensi dalam rangka produk Bank. Implementation of bancassurance activities in the form of cooperation with reference insurance companies in the framework of Bank products.	Terealisasi di tahun 2022. Realized in 2022.

Perbandingan Target dan Realisasi Struktur Modal (*Capital Structure*)

Secara total, pencapaian target total modal inti dan modal pelengkap bank **bjb** berhasil melampaui target mencapai 114,31% dengan realisasi sebesar Rp18,37 triliun. Hal tersebut antara lain dipengaruhi oleh kebijakan untuk pemenuhan modal yang dilakukan melalui penerbitan obligasi subordinasi dan penyisihan laba tahun lalu.

Comparison of Targets and Realization of Capital Structure

In total, the achievement of the total core capital target and bank **bjb** supplementary capital succeeded in exceeding the target by reaching 114.31% with a realization of IDR18.37 trillion. This was influenced by the policy to fulfill capital which was carried out through the issuance of subordinated bonds and provision for last year's profits.

Tabel Perbandingan Target dan Realisasi Struktur Modal
Table of Comparison of Target and Capital Structure Realization

(dalam jutaan Rupiah)
(in IDR million)

Uraian Description	2022		
	Target	Realisasi Realization	Pencapaian Achievement
Modal inti Capital Core	11,952,499	14,153,318	118.41%
Modal Pelengkap Supplementary Capital	4,117,007	4,216,313	102.41%
Total Modal Inti dan Modal Pelengkap **Total Core Capital and Supplementary Capital**	**16,069,455**	**18,369,631**	**114.31%**

Perbandingan Target dan Realisasi Pengembangan SDM

Rencana pengembangan SDM disesuaikan dengan pertumbuhan dan kebutuhan bisnis bank **bjb**. Sesuai dengan rencana pengembangan organisasi untuk mendukung perkembangan bisnis, maka anggaran realisasi biaya pengembangan SDM yang telah dikeluarkan bank **bjb** selama tahun 2022 adalah sebagai berikut.

Comparison of Targets and Realization of HR Development

HR development plans are tailored to the growth and business needs of bank **bjb**. In accordance with the organizational development plan to support business development, the budget for the realization of learning costs that have been issued by bank **bjb** during 2021 is as follows.

Tabel Biaya Pengembangan SDM
Table of HR Development Costs in 2022

(dalam jutaan Rupiah)
(in full IDR)

Uraian Description	Realisasi 2022 Realization 2022	Target Anggaran Budget Target	Pencapaian % Achievement %
Pembelajaran *Inhouse Training* Inhouse Training Learning	35,326,349,369	138,539,709,000	25.50%
Pembelajaran *Public Training* Public Training Learning	11,056,144,997	27,500,011,000	40.20%
Total	**46,382,494,366**	**166,039,720,000**	**27.93%**

Realisasi biaya pembelajaran tahun 2022 sebesar Rp46,38 miliar dengan pencapaian sebesar 27,93%, biaya pembelajaran tahun 2022 lebih rendah dari yang ditargetkan karena bank **bjb** telah mampu menggunakan **bjb** *online* learning dengan metode **bjb** *flash* (*self learning*) dan **bjb** *e-class* (*Online interactive learning via zoom meeting/google meet* dan sebagainya) melalui optimalisasi utilisasi *E-Learning* **bjb** University (Elbu). Program pembelajaran tahun dipengaruhi kondisi pandemi dan kewajiban penerapan protokol kesehatan Covid-19.

Realization of learning costs in 2022 reached IDR46.38 billion with an achievement of 27.93%;learning costs in 2022 were lower than targeted because bank **bjb** was able to use **bjb** online learning with **bjb** flash (self learning) and **bjb** e-class (Online interactive learning via zoom meeting/google meet and so on) by optimizing **bjb** University (Elbu) E-Learning utilization. The year learning program was affected by pandemic conditions and the obligation to implement the Covid-19 health protocol.

Target ke Depan (Proyeksi) 2023

Manajemen bank **bjb** telah menyusun Rencana Bisnis Bank untuk tahun 2023 dengan mempertimbangkan kondisi ekonomi saat ini dan proyeksi perekonomian di tahun 2023, baik dari segi makro maupun mikro.

Future Target (Projection) 2023

The management of bank **bjb** has prepared a Bank Business Plan for 2022 by considering the current economic conditions and economic projections in 2022, both in terms of macro and micro.

Tabel Asumsi dalam Menyusun Proyeksi
Table of Assumptions in Preparing Projections

No.	Indikator Ekonomi Economic Indicators	*Outlook* 2023 Outlook 2023	Bank Indonesia (BI)	RAPBN 2023
1	Pertumbuhan Ekonomi Economic Growth	5,1% - 5,4%	4,70% - 5,50%	5,30%
2	Inflasi Inflation	4,0% - 4,8%	3,00% ± 1	3,30%
3	Nilai Tukar (Rp/1 USD) Exchange Rate (Rp/1 USD)	Rp14.500 - Rp14.900	Rp14.300 - Rp14.800	Rp14.750
5	Harga Minyak (USD/Barel) Exchange Rate (Rp/1 USD)	95-105	-	90

Sumber: Nota Keuangan dan Rencana Anggaran Pendapatan Belanja Negara Tahun Anggaran (RAPBN TA) 2023 dan www.bps.go.id
Source: Financial Notes and Plans for the 2023 State Revenue and Expenditure Budget (RAPBN TA) and www.bps.go.id

Proyeksi Keuangan

Uraian proyeksi keuangan bank **bjb** tahun 2023 disajikan sebagai berikut.

Financial Projection

Description of bank **bjb** financial projections for 2022 is presented as follows.

Tabel Proyeksi Keuangan
Table of Financial Project

(dalam jutaan Rupiah)
(in IDR million)

No	Pos-pos Keuangan Utama Main Financial Outposts	Proyeksi 2023 2023 Projection
	KEUANGAN / FINANCE	
1.	Aset Assets	175,049,535
2.	Dana Pihak Ketiga Third-party Funds	124,909,424
3.	Kredit yang diberikan Loan granted	114,913,737
4.	Pendapatan Bunga dan Syariah Interest Income and Sharia	13,114,856
5.	Laba Tahun Berjalan Current year profit	2,572,584
6.	Ekuitas Equity	15,537,731
	RASIO KEUANGAN / FINANCIAL RATIO	
1.	NIM	5.44%
2.	ROA	1.81%
3.	ROE	18.91%
4.	NPL (*Gross*)	1.60%
5.	NPL (*Nett*)	0.91%
6.	CAR	19.22%

Proyeksi Struktur Modal (*Capital Structure*)

Uraian proyeksi struktur modal bank **bjb** tahun 2023 disajikan sebagai berikut.

Capital Structure Projection

Description of the projected capital structure of bank **bjb** in 2023 is presented as follows.

Tabel Proyeksi Struktur Modal Tahun 2022
Table of Projected Capital Structure in 2023

(dalam jutaan Rupiah)
(in IDR million)

Struktur Modal Capital Structure	Proyeksi 2023 2023 Projection
Modal inti Core capital	15,226,666
Modal Pelengkap Supplementary Capital	4,297,116
Total Modal Inti dan Modal Pelengkap **Total Core Capital and Supplementary Capital**	**19,523,782**

Proyeksi Kebijakan Dividen

Kebijakan pembagian dividen mengikuti mekanis Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb**. Dalam penentuan dividen bagi pemegang saham, bank **bjb** selalu memperhatikan proyeksi pertumbuhan bisnis ke depannya sehingga kecukupan modal perusahaan selalu terpenuhi sesuai dengan target yang telah ditetapkan. Proyeksi nominal untuk pembayaran dividen tahun buku 2022 adalah sebesar minimum dividen tahun buku 2021.

Dividend Policy Projection

The dividend distribution policy follows the mechanics of bank **bjb** Annual General Meeting of Shareholders (AGMS). In determining dividends for shareholders, bank **bjb** always payid attention to projected future business growth so that the company's capital adequacy was always met in accordance with predetermined targets. The nominal projection for dividend payments for the 2022 financial year was the minimum dividend for the 2021 financial year.

Proyeksi Pemasaran

Uraian proyeksi pemasaran bank **bjb** tahun 2023 disajikan sebagai berikut.

Marketing Projection

Description of bank **bjb** marketing projections for 2023 is presented as follows.

Tabel Proyeksi Pemasaran
Table of Marketing Projection

No	Produk/Aktivitas baru New Products/Activities	Deskripsi Description
1.	Produk Bank Lanjutan Baru *Bancassurance* Model Bisnis Distribusi dengan Jalur Pemasaran Telemarketing dengan PT Allianz Life Indonesia. New Advanced Bank Products Bancassurance Distribution Business Model with Telemarketing Channels with PT Allianz Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Allianz Life Indonesia berupa produk asuransi kesehatan dengan model bisnis distribusi. Additional insurance products through collaboration with PT Allianz Life Indonesia in the form of health insurance products with a distribution business model.
2.	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Manulife Asset Management Indonesia. New Advanced Bank Product in the Form of Mutual Fund Securities Sales Cooperation PT Manulife Asset Management Indonesia.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Manulife Asset Management Indonesia, di antaranya produk: 1. Reksa Dana Pasar Uang 2. Reksa Dana Pendapatan Tetap 3. Reksa Dana Campuran 4. Reksa Dana Saham Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Manulife Asset Management Indonesia, including products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds 3. Mixed Mutual Funds 4. Equity Mutual Funds
3.	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Sucorinvest Asset Management. New Advanced Bank Product in the Form of Mutual Fund Securities Sales Collaboration with PT Sucorinvest Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Sucorinvest Asset Management di antaranya produk: 1. Reksa Dana Pasar Uang 2. Reksa Dana Pendapatan Tetap Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Sucorinvest Asset Management, including products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds
4.	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Syailendra Capital. New Advanced Bank Product in the Form of Mutual Fund Securities Sales Collaboration with PT Syailendra Capital.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerja sama dengan PT Syailendra Capital diantaranya produk: 1. Reksa Dana Pasar Uang 2. Reksa Dana Pendapatan Tetap Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Syailendra Capital including products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds

No	Produk/Aktivitas baru New Products/Activities	Deskripsi Description
5.	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Trimegah Asset Management . New Advanced Bank Product in the Form of Mutual Fund Securities Sales Cooperation with PT Trimegah Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Trimegah Asset Management di antaranya produk: 1. Reksa Dana Pendapatan Tetap 2. Reksa Dana Campuran Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Trimegah Asset Management, including products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds
6.	**bjb** *Onboarding System.*	**bjb** *Onboardin*g merupakan layanan perbankan *digital* baik *funding* ataupun *lending*. **bjb** Onboarding is a digital banking service, both funding and lending.
7.	*Direct Debit* bank **bjb.**	Fitur *Direct* Debit merupakan layanan *digital payment* dengan menggunakan Kartu ATM dan/atau Kartu Debet Bank pada aplikasi atau *website e-commerce*. The Direct Debit feature is a digital payment service using an ATM Card and/or Bank Debit Card on e-commerce applications or websites.
8.	Pengembangan QRIS dan pengembangan dari regulator lainnya. QRIS development and development from other regulators.	QRIS merupakan metode pembayaran menggunakan QR *Code* mengikuti ketentuan dari regulator. QRIS is a payment method using the QR Code following the provisions of the regulator.
9.	Kerjasama dengan Tangsel *Pay* Collaboration with Tangsel Pay	Kerjasama yang dilakukan dengan pihak ketiga untuk penyediaan LPE dan/atau LPD yang harus dilakukan pelaporan/persetujuan/perizinan kepada regulator. Collaboration with third parties for the provision of LPE and/or LPD which must be reported/approved/permitted to the regulator.
10.	*Smart Mobile Banking*	*Smart Mobile Banking* merupakan *enhancement* pada aplikasi **bjb** Digi Smart Mobile Banking is an enhancement to the **bjb** Digi application
11.	Pengembangan Kartu Visa *Contactless* bank **bjb** bank **bjb** Contactless Visa Card Development	Visa *Contactless* merupakan fitur transaksi pembayaran pada merchant dengan mekanisme pembayaran menggunakan teknologi *contactless* atau nirsentuh. Visa Contactless is a payment transaction feature at merchants with a payment mechanism using contactless or contactless technology.
12.	**bjb** *Cardless* Gerai **bjb** Cardless Outlet	bank **bjb** telah mengimplementasikan **bjb** *Cardless* atau tarik tunai tanpa kartu di mesin ATM bank **bjb** dan dengan pengembangan **bjb** *Cardless* Gerai ini, bank **bjb** memperluas layanan yang sebelumnya tarik tunai hanya dapat dilakukan di mesin ATM bank **bjb** kini dapat dilakukan pada gerai yang telah bekerjasama dengan bank **bjb** untuk integrasi dengan sistem **bjb** *Cardlees* bank **bjb** has implemented **bjb** Cardless or cardless cash withdrawals at bank **bjb** ATM machines and with the development of this **bjb** Cardless Outlet, bank **bjb** expands services that previously cash withdrawals could only be made at bank **bjb** ATM machines can now be done at outlets that have collaborated with the bank **bjb** for integration with the **bjb** Cardlees system.
13.	Kerjasama bank **bjb** dengan mitra bisnis untuk integrasi **bjb** *DigiCash* dengan aplikasi *marketplace* milik mitra bisnis. bank **bjb** collaboration with business partners for **bjb** DigiCash integration with business partners' marketplace applications.	bank **bjb** melakukan kerja sama dengan mitra bisnis untuk melakukan integrasi metode pembayaran milik bank **bjb** yaitu **bjb** DigiCash dengan aplikasi *marketplace* milik mitra bisnis bank **bjb** collaborates with business partners to integrate bank **bjb** payment method, namely **bjb** DigiCash with business partner's marketplace application.
14.	*Mobile Apps* Laku Pandai.	Mobile Apps **bjb** Bisa merupakan brand untuk Agen Laku Pandai bank **bjb** dimana *device* yang digunakan adalah aplikasi untuk *smartphone*. Fitur yang ada pada aplikasi tersebut yaitu *mini banking*, pembukaan rekening BSA, dan PPOB. Mobile Apps **bjb** Bisa is a brand for bank **bjb** Laku Pandai Agent where the device used is an application for a smartphone. The features in the application are mini banking, BSA account opening, and PPOB.
15.	Kerja Sama dengan Moda Transportasi *Online* (ORIGO). Collaboration with Online Transportation Modes (ORIGO).	Kerjasama yang dilakukan dengan pihak ketiga untuk penyediaan Layanan Perbankan Elektronik (LPE) an/atau Layanan Perbankan *Digital* (LPD) yang harus dilakukan pelaporan/persetujuan/perizinan kepada regulator. Collaboration with third parties for the provision of Electronic Banking Services (LPE) and/or Digital Banking Services (LPD) which must be subject to reporting/approval/permitting to regulators.
16.	Kerja Sama dengan *Fliptech.* Collaboration with Fliptech.	Kerjasama yang dilakukan dengan pihak ketiga untuk penyediaan Layanan Perbankan Elektronik (LPE) an/atau Layanan Perbankan *Digital* (LPD) yang harus dilakukan pelaporan/persetujuan/perizinan kepada regulator. Collaboration with third parties for the provision of Electronic Banking Services (LPE) and/or Digital Banking Services (LPD) which must be subject to reporting/approval/permitting to regulators.

No	Produk/Aktivitas baru New Products/Activities	Deskripsi Description
17.	Kerjasama *Bancassurance* dengan perusahaan asuransi PT Asuransi Sinar Mas Tbk. Bancassurance collaboration with insurance company PT Asuransi Sinar Mas Tbk.	Penambahan produk asuransi melalui kerjasama dengan PT Asuransi Sinar Mas Tbk dengan model bisnis referensi. Additional insurance products through collaboration with PT Asuransi Sinar Mas Tbk with a reference business model.
18.	Layanan **bjb** *Internet Banking Corporate (IBC) Fitur Autodebet.* **bjb** Internet Banking Corporate (IBC) Autodebit feature.	Layanan **bjb** *Internet Banking Corporate* (IBC) yang akan diluncurkan menyediakan fitur auto debet untuk mengakomodir kemudahan serta informasi bagi nasabah dalam menjalankan aktivitas perusahaannya. Auto debet adalah menu yang digunakan oleh *corporate user* untuk melakukan transaksi pendebitan rekening pihak ketiga berdasarkan surat kuasa auto debet yang diisi dan ditandatangani oleh kedua belah pihak, dengan mengunggah dokumen sesuai dengan format standar oleh Bank yang dapat dibaca oleh Aplikasi *Corporate Line.* **bjb** Internet Banking Corporate (IBC) service which will be launched provides an auto debit feature to accommodate convenience and information for customers in carrying out their company activities. Auto debit is a menu used by corporate users to carry out debit transactions for third party accounts based on an auto debit power of attorney filled out and signed by both parties, by uploading documents according to a standard format by the Bank that can be read by the Corporate Line Application.
19.	**bjb** *Paylater.*	**bjb** Paylater adalah produk pembiayaan jangka pendek untuk transaksi pada *platform digital* yang bersifat multiguna. Produk ini rencananya akan diberikan pada debitur dengan kriteria pembelanjaan retail pada *online merchant* ataupun transaksi lain seperti pembiayaan pajak dan tagihan. **bjb** Paylater is a short-term financing product for multipurpose digital platform transactions. This product is planned to be given to debtors with retail spending criteria at online merchants or other transactions such as tax and bill financing.
20.	***bjb*** *Digi Loan Onboarding.*	Digi *Loan* merupakan *mobile platform* yang menyediakan layanan perkreditan bank **bjb** untuk mendukung ekosistem *digital.* Digi Loan is a mobile platform that provides bank **bjb** loan services to support the digital ecosystem.
21.	Kartu Kredit Pemerintah Domestik (KKPD). Domestic Government Credit Card (KKPD).	Fasilitas Kartu Kredit Pemerintah Domestik selanjutnya disingkat KKPD adalah kartu kredit yang dapat digunakan untuk melakukan pembayaran atas belanja yang dibebankan pada APBD, setelah kewajiban pembayaran pemegang kartu dipenuhi oleh bank penerbit kartu kredit sesuai dengan kewajibannya pada waktu yang disepakati dan satuan kerja perangkat daerah berkewajiban melakukan pelunasan kewajiban pembayaran pada waktu yang disepakati dengan pelunasan pembayaran secara sekaligus. Dimana dalam pelaksanaannya melalui tiga tahapan yaitu menggunakan *mobile banking* dengan sumber dana KKPD melalui kanal QRIS, menggunakan instrumen KKPD (fisik) melalui kanal selain QRIS dan KKPD untuk *online payment*. Domestic Government Credit Card Facility, hereinafter abbreviated as KKPD, is a credit card that can be used to make payments for expenditures charged to the APBD, after the cardholder's payment obligations are fulfilled by the credit card issuing bank in accordance with its obligations at an agreed time and regional work units are obliged to make payments obligation to pay at the agreed time with full payment. Where in its implementation there are three stages, using mobile banking with KKPD funding sources through the QRIS channel, using KKPD instruments (physical) through channels other than QRIS and KKPD for online payments.

Proyeksi Pengembangan SDM Tahun 2023

Uraian proyeksi pengembangan SDM bank **bjb** tahun 2023 disajikan sebagai berikut.

HR Development Projections in 2023

Description of bank **bjb** HR development projections for 2023 is presented as follows.

Tabel Biaya Pengembangan SDM
Table of HR Development Projections in 2023

(dalam rupiah penuh)
(in full IDR)

Uraian Description	Proyeksi 2023 2023 Projection
Pembelajaran *Inhouse Training* Inhouse Training Learning	31,439,041,846
Pembelajaran *Public Training* Public Training Learning	6,016,525,116
Pembelajaran Sertifikasi dan Program Lainnya Certification Learning and Other Programs	9,999,069,490
Program Tambahan (beasiswa/*scholarship*, modulasi akademik, perpustakaan, *knowledge management*) Additional Programs (scholarships, academic modulations, libraries, knowledge management).	4,008,000,000
Total	**51,462,636,452**

Selain itu dalam rangka percepatan peningkatan kompetensi, kinerja dan karir pegawai, beberapa program akselerasi karir masih menjadi *concern* manajemen dalam menjalankan "*strategic talent management*". Untuk Rencana pengembangan sumber daya manusia tahun 2023, bank **bjb** telah menyusun beberapa strategi yang disusun melalui program *Strategic Inisiatif, Reguler* Program*, Thematic* Program.

1. ***Strategic Initiative***
   a. *Strategic workforce planning* yang ramping dan *agile* sebagai pendukung transformasi Perbankan.
   b. Peningkatan potensi dan kualitas sumber daya manusia dengan strategi penguatan pengelolaan karir (*strengthening career management*) melalui pelaksanaan program pengembangan karir yang berkelanjutan dan berjenjang.
   c. Optimalisasi pemenuhan kecukupan SDM melalui peningkatan produktivitas, *frontliner reskilling* program, dan program magang abdi **bjb**.
2. ***Reguler* Program**
   d. *General Manager Development* Program (GMDP).
   e. *Branch Manager Development* Program (BMDP).
   f. *Senior Manager Development* Program (SMDP)
   g. *Manager Development* Program (MDP)
   h. *Staf Development* Program (SDP)
   i. *Treasury Development* Program (TDP)
   j. Promosi *Grade Regular* Tahunan
   k. Rekrutmen ODP
   l. Rekrutmen AODP
   m. Rekrutmen *Experience Hire*
   n. Rekrutmen PKWT
   o. Rekrutmen PDMP *Non Frontliner/Outsourcing Hiring Program* (OSHP)
3. ***Thematic* Program**
   a. Pemenuhuan pegawai *internship* program (abdi **bjb**).
   b. *Frontliner reskilling program*.
   c. *Employee reposition program*.
   d. *Continuous talent development* (*successor* program).

In addition, in the context of accelerating employee competence, performance and career improvements, several career acceleration programs still become a management concern in carrying out "strategic talent management". For the human resource development plan for 2023, bank **bjb** has developed several strategies which are prepared through Strategic Initiative, Regular Programs, Thematic Programs.

1. **Strategic Initiative**
   a. Agile strategic workforce planning to support banking transformation.
   b. Increasing the potential and quality of human resources with strategies to strengthen career management (strengthening career management) through the implementation of sustainable and tiered career development programs.
   c. Optimizing the fulfillment of human resource adequacy through increased productivity, frontliner reskilling programs, and **bjb** apprenticeship programs.
2. **Reguler Program**
   d. General Manager Development Program (GMDP).
   e. Branch Manager Development Program (BMDP).
   f. Senior Manager Development Program (SMDP)
   g. Manager Development Program (MDP)
   h. Staf Development Program (SDP)
   i. Treasury Development Program (TDP)
   j. Annual Regular Grade Promotion
   k. ODP Recruitment
   l. AODP recruitment
   m. Experience Hire Recruitment
   n. PKWT Recruitment
   o. PDMP Recruitment Non-Frontliner/Outsourcing Hiring Program (OSHP)
3. **Thematic Program**
   a. Fulfillment of employee internship program (abdi **bjb**).
   b. Frontliner reskilling program.
   c. Employee repositioning program.
   d. Continuous talent development (successor program).

Kebijakan, Pengumuman dan Pembayaran Dividen

Kebijakan Dividen

Dividen diputuskan melalui Rapat Umum Pemegang Saham Tahunan (RUPST). bank **bjb** memiliki kebijakan dividen yang didasarkan pada pemenuhan kepentingan pemegang saham serta rencana pengembangan usaha. Pembagian dividen sesuai dengan hasil RUPST tahun buku 2021 bahwa 51,77% dari laba bersih tahun buku 2021 ditetapkan sebagai dividen tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku dan 48,23% dari laba bersih tahun buku 2021 ditetapkan sebagai saldo laba.

Policy, Announcement, and Payment of Dividend

Dividend Policy

Dividends are decided through the Annual General Meeting of Shareholders (AGMS). bank **bjb** has a dividend policy based on meeting the interests of shareholders and business development plans. Dividend distribution was in accordance with the results of the AGMS for the 2021 financial year that 51.77% of the net profit for the 2021 financial year was designated as cash dividends and was distributed to all registered shareholders in accordance with applicable regulations and 48.23% of the net profit for the 2021 financial year was determined as retain earning.

Pengumuman dan Pembayaran Dividen

Berdasarkan Keputusan RUPST bank **bjb** melaksanakan pengumuman dan pembagian dividen sebagaimana diuraikan sebagai berikut.

Announcement and Payment of Dividend

Based on the resolution of the AGMS, bank **bjb** carried out the announcement and distribution of dividends as described below.

Tabel Pengumuman dan Pembayaran Dividen
Table of Announce and Payment of Dividends

Uraian Description	Tahun Buku 2021 Fiscal Year 2021	Tahun Buku 2020 Fiscal Year 2020
Laba Bersih (jutaan Rp) Net Profit (IDR million)	2,014,277	1,682,122
Dividen Kas (jutaan Rp) Cash Dividend (IDR million)	1,042,780	941,965
Dividen Non Kas *) Non-Cash Dividend *)	-	-
Dividen Kas Per Saham (Rp) Cash Dividend Per Share (IDR)	99,11	95,74
Dividen Non Kas Per Saham *) Non-Cash Dividend Per Share *)	-	-
Jumlah Lembar Saham (lembar) Number of Shares (shares)	9,838,787,161	9,838,787,161
Dividend *Pay Out Ratio* (%) Dividend Pay Out Ratio (%)	51.77%	56.00%
Tanggal Pengumuman Announcement Date	01 April 2022 April 01, 2022	06 April 2021 April 06, 2021
Tanggal Pembayaran Dividen Kas Payment Date Cash Dividend	27 April 2022 April 27, 2022	07 Mei 2021 May 07, 2021
Tanggal Pembayaran Dividen Non Kas *) Payment Date Non-Cash Dividend *)	-	-

*) bank **bjb** tidak memiliki dividen non kas

*) bank **bjb** does not have non-cash dividends

Dividen tunai akan dibagikan kepada pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham bank **bjb** (DPS) atau *recording date* pada tanggal 11 April 2022 dan/atau pemilik saham bank **bjb** pada sub rekening efek di PT Kustodian Sentral Efek Indonesia ("KSEI") pada penutupan perdagangan saham di Bursa Efek Indonesia tanggal 11 April 2021.

Cash dividends were distributed to shareholders whose names were registered in the register of bank **bjb** shareholders (DPS) or recording date on April 11, 2022 and/or bank **bjb** shareholders in securities sub accounts at PT Kustodian Sentral Efek Indonesia ("KSEI") on closing of stock trading on the Indonesia Stock Exchange on April 11, 2021.

Bagi Pemegang Saham yang sahamnya dimasukkan dalam penitipan kolektif KSEI, pembayaran dividen tunai dilaksanakan melalui KSEI dan akan didistribusikan ke dalam rekening perusahaan Efek dan/atau Bank Kustodian pada tanggal 27 April 2022. Bukti pembayaran dividen tunai akan disampaikan oleh KSEI kepada Pemegang Saham melalui Perusahaan Efek dan/atau Bank Kustodian tempat Pemegang Saham membuka rekeningnya. Sedangkan bagi Pemegang Saham yang sahamnya tidak dimasukkan dalam penitipan kolektif KSEI maka pembayaran dividen tunai akan di *transfer* ke rekening Pemegang Saham.

For Shareholders whose shares were placed in KSEI's collective custody, payment of cash dividends was made through KSEI and was distributed to the accounts of Securities companies and/or Custodian Banks on April 27, 2022. Proof of payment of cash dividends was delivered by KSEI to Shareholders through Securities Companies and/or Custodian Bank where Shareholders open their accounts. Whereas for Shareholders whose shares were not included in KSEI's collective custody, cash dividend payments was transferred to the Shareholders' account.

Atas pembayaran dividen tunai kepada pemegang saham akan dilakukan pemotongan Pajak Penghasilan sesuai dengan ketentuan perpajakan yang berlaku pada saat *recording date*. Pajak Penghasilan atas dividen yang diterima oleh pemegang saham yang bersangkutan (jika ada), dilaksanakan oleh masing-masing pemegang saham.

For the payment of cash dividends to shareholders, Income Tax was deducted in accordance with the tax provisions in effect at the time of the recording date. Income tax on dividends received by the relevant shareholders (if any), was carried out by each shareholder.

Bagi Pemegang Saham yang merupakan Wajib Pajak Dalam Negeri yang berbentuk badan hukum yang belum mencantumkan Nomor Pokok Wajib Pajak ("NPWP") diminta menyampaikan NPWP kepada KSEI atau Biro Administrasi Efek/BAE PT Datindo Entrycom ("BAE") dengan alamat Jl. Hayam Wuruk no.28 Jakarta 10120 paling lambat tanggal 11 April 2022 pada pukul 16.00 WIB.

Shareholders who were Domestic Taxpayers in the form of legal entities who had not included their Taxpayer Identification Number ("NPWP") are required to submit their NPWP to KSEI or Securities Administration Bureau/Registrar of PT Datindo Entrycom ("BAE") with the address Jl. Hayam Wuruk no. 28 Jakarta 10120 no later than April 11, 2022 at 16.00 WIB.

Bagi Pemegang Saham yang merupakan Wajib Pajak Luar Negeri yang pemotongan pajaknya akan menggunakan tarif berdasarkan Persetujuan Penghindaran Pajak Berganda ("P3B") wajib memenuhi persyaratan Peraturan Direktur Jenderal Pajak No. PER-25/PJ/2018 tentang Tata Cara Penerapan Persetujuan Penghindaran Pajak Berganda serta menyampaikan dokumen bukti rekam atau tanda terima DGT/SKD yang telah diunggah ke laman Direktorat Jenderal Pajak kepada KSEI atau BAE sesuai ketentuan dan peraturan KSEI terkait batas waktu penyampaian DGT. Tanpa adanya dokumen dimaksud, dividen tunai yang dibayarkan akan dikenakan PPh Pasal 26 sebesar 20%.

For Shareholders who were Foreign Taxpayers whose tax deduction used the rate based on the Agreement on the Avoidance of Double Taxation ("P3B") must comply with the requirements of the Director General of Taxes Regulation No. PER-25/PJ/2018 concerning Procedures for Implementing Double Tax Avoidance Agreements and submitting DGT/SKD proof of receipt documents that had been uploaded to the Directorate General of Taxes website to KSEI or BAE in accordance with KSEI rules and regulations regarding the deadline for submission of DGT. Without the said documents, cash dividends paid was subject to Income Tax Article 26 of 20%.

Apabila setelah tanggal *recording date*, terbit peraturan pelaksana baru terkait perpajakan atas dividen yang berlaku surut meliputi tanggal *recording date* dan pemotongan Pajak Penghasilan atas dividen telah dilakukan sebelumnya, maka jika terdapat kelebihan pemotongan pajak penghasilan atas dividen terkait pelaksanaan peraturan pelaksana baru tersebut, penyelesaian pengembalian pajak dilakukan melalui mekanisme pengembalian pajak yang seharusnya tidak terhutang sesuai dengan ketentuan perpajakan yang berlaku yang dilakukan oleh masing-masing pemegang saham yang terdampak peraturan tersebut.

If after the date of the recording date, new implementing regulations related to taxation of dividends were issued retroactively covering the date of recording and withholding income tax on dividends that had been made previously, then if there was excess withholding tax on dividends related to the implementation of the new implementing regulations, settlement of tax returns carried out through a tax refund mechanism that should not be payable in accordance with the applicable tax provisions carried out by each shareholder affected by the regulation.

Bagi pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI, bukti pemotongan pajak dividen tunai dapat diambil di Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek. Bagi pemegang saham warkat/ *script*, bukti pemotongan pajak dividen tunai diambil di Biro Administrasi Efek Perseroan, yaitu PT DATINDO ENTRYCOM, Jl. Hayam Wuruk no.28 Jakarta 10120.

For shareholders whose shares were kept in KSEI's collective custody, proof of withholding tax on cash dividends could be collected at the Securities Company and/or Custodian Bank where the shareholders open a securities account. For holders of script shares, proof of withholding tax on cash dividends was taken at the Company's Securities Administration Bureau, namely PT DATINDO ENTRYCOM, Jl. Hayam Wuruk no. 28 Jakarta 10120.

Bagi Perusahaan Efek dan/atau Bank Kustodian yang memiliki catatan elektronik untuk saham Perseroan dalam penitipan kolektif KSEI, diminta untuk menyerahkan data pemegang saham dan dokumen status pajaknya kepada KSEI dalam jangka waktu 1 (satu) hari setelah tanggal pencatatan Daftar Pemegang Saham atau sesuai dengan ketentuan KSEI.

For Securities Companies and/or Custodian Banks that had electronic records for the Company's shares in KSEI's collective custody, were required to submit shareholder data and their tax status documents to KSEI within 1 (one) day after the date of recording of the Shareholders Register or in accordance with provisions KSEI.

Apabila terdapat masalah perpajakan di kemudian hari atau klaim atas dividen tunai yang telah dibayarkan kepada dan diterima oleh pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI selain kondisi pada butir 6, diminta untuk menyelesaikannya dengan Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek dengan merujuk pada ketentuan perpajakan yang berlaku.

If there were tax problems in the future or claims for cash dividends that had been paid to and received by shareholders whose shares were kept in KSEI's collective custody other than the conditions in point 6, they were requested to resolve them with the Securities Company and/or Custodian Bank where the shareholders open a securities account with reference to the applicable tax regulations.

Tabel Rincian Jadwal Pembayaran Dividen Tunai
Table of Details of Cash Dividend Payment Schedule

Keterangan Information	Tanggal Date
TAHUN BUKU 2021 / FISCAL YEAR 2021	
Tanggal Pengumuman Dividen Tahun Buku 2021 Announcement Date of Fiscal Year 2020 Dividend	01 April 2022 April 01, 2022
Akhir Periode Perdagangan Saham Dengan Hak Dividen (*Cum Dividen*) **End of Trading Period Shares With Dividend Rights** (Cum Dividend)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	07 April 2022 April 07, 2022
Pasar Tunai Cash Market	11 April 2022 April 11, 2022
Awal Periode Perdagangan Saham Tanpa Hak Dividen (*Ex Dividen*) **Begining of Stock Trading Period Without Dividend Right** (Ex Dividen)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	08 April 2022 April 08, 2022
Pasar Tunai Cash Market	12 April 2022 April 12, 2022
Tanggal Daftar Pemegang Saham yang berhak Dividen (*Recording Date*) List of Shareholders entitled to Dividends (Recording Date)	11 April 2022 April 11, 2022
Tanggal Pembayaran Dividen Tunai Tahun Buku 2021 Cash Dividend Payment Date for Tunai Financial Year 2021	27 April 2022 April 27, 2022

Realisasi Penggunaan Dana Hasil Penawaran Umum

Sesuai dengan POJK Nomor 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, bank **bjb** telah melaporkan realisasi penggunaan dana hasil penawaran umum sebagai berikut:

Tabel Realisasi Penggunaan Dana Penawaran Umum Terbatas I Dalam Rangka Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu bank bjb Tahun 2022
Table of Actual Use of Limited Public Offering I Funds in the Context of Additional Capital by Providing bank **bjb** pre-emptive rights in 2022

No.	Jenis Penawaran Umum Public Offer Type	Tanggal Efektif Effective date	Nilai Realisasi Hasil Penawaran Umum Realized Value of Public Offering Results		
			Jumlah Hasil Penawaran Umum Total Proceds of Public Offering	Biaya Penawaran Umum Total Proceds of Public Offering	Hasil Bersih Net Result
1	2	3	4	5	6
1	Penawaran Umum Terbatas I Dalam Rangka Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu bank **bjb** Tahun 2022 Limited Public Offering I In Order To Increase Capital By Providing Pre-emptive Rights bank **bjb** Year 2022	21 Maret 2022	924.999.591.375	7.579.557.750	917.420.033.625
Jumlah			**924.999.591.375**	**7.579.557.750**	**917.420.033.625**

Keterangan Information	Tanggal Date
TAHUN BUKU 2020 / FISCAL YEAR 2020	
Tanggal Pengumuman Dividen Tahun Buku 2020 2020 Fiscal Year Dividend Announcement Date	06 April 2021 April 06, 2021
Akhir Periode Perdagangan Saham Dengan Hak Dividen (*Cum Dividen*) **End of Trading Period Shares With Dividend Rights** (Cum Dividend)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	14 April 2021 April 14, 2021
Pasar Tunai Cash Market	16 April 2021 April 16, 2021
Awal Periode Perdagangan Saham Tanpa Hak Dividen (*Ex Dividen*) **Begining of Stock Trading Period Without Dividend Right** (Ex Dividen)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	15 April 2021 April 15, 2021
Pasar Tunai Cash Market	19 April 2021 April 19, 2021
Tanggal Daftar Pemegang Saham yang berhak Dividen (*Recording Date*) List of Shareholders entitled to Dividends (Recording Date)	16 April 2021 April 16, 2021
Tanggal Pembayaran Dividen Tunai Tahun Buku 2020 Cash Dividend Payment Date for Tunai Financial Year 2020	07 Mei 2021 May 07, 2021

Realization of the Use of Public Offering Funds

In accordance with POJK Number 30/POJK.04/2015 concerning Report on the Realization of the Use of Proceeds from the Public Offering, bank **bjb** has reported the realization of the use of proceeds from the public offering as follows:

(dalam Rupiah penuh)
(in full IDR)

	Rencana Penggunaan Dana Menurut Prospektus Plan for Use of Funds According to the Prospectus		Realisasi Penggunaan Dana Menurut Prospektus Actual Use of Funds According to the Prospectus		Sisa Dana Hasil Penawaran Umum Remaining Funds from Public Offering
	Ekspansi Kredit Loan Expansion	Total Tota	Ekspansi Kredit Loan Expansion	Total	
	7	8	9	10	11
	917.420.033 625	917.420.033.625	917 420.033.625	917.420,033.625	-
	917.420.033 625	**917.420.033.625**	**917 420.033.625**	**917.420,033.625**	**-**

Tabel Realisasi Penggunaan Dana Penerbitan Penawaran Umum Berkelanjutan Obligasi Subordinasi III bank bjb Tahap II Tahun 2022
Table of Actual Use of Funds for the Public Offering of Subordinated Bonds III bank **bjb** Phase II Year 2022

No.	Jenis Penawaran Umum Public Offer Type	Tanggal Efektif Effective date	Nilai Realisasi Hasil Penawaran Umum		
			Jumlah Hasil Penawaran Umum Total Proceds of Public Offering	Biaya Penawaran Umum Total Proceds of Public Offering	Hasil Bersih Net Result
1	2	3	4	5	6
1	Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan III Tahap II Tahun 2022 Public Offering of Sustainable Subordinated Bonds III Phase II Year 2022	09 Juni 2022	1,000,000,000,000	3,635,449,400	996,364,550,600
			1,000,000,000,000	**3,635,449,400**	**996,364,550,600**

Penggunaan dan hasil penawaran umum telah terealisasikan seluruhnya. Dana hasil penawaran umum obligasi setelah dikurangi biaya-biaya emisi, seluruhnya dipergunakan bank **bjb** untuk ekspansi kredit dalam rangka pengembangan bisnis sesuai rencana penggunaan dana yang diungkapkan dalam prospektus dan telah dilaporkan kepada Otoritas Jasa Keuangan (OJK).

Informasi Material Mengenai Investasi, Ekspansi, Penggabungan/Peleburan Usaha, Divestasi, Akuisisi, atau Restrukturisasi Hutang/Modal

Sepanjang tahun 2022, bank **bjb** tidak melakukan kegiatan investasi, ekspansi, penggabungan/peleburan usaha, divestasi, akuisisi atau restrukturisasi hutang dan modal.

Material Information Regarding Investment, Expansion, Business Merger/ Consolidation, Divestment, Acquisition, or Debt/Capital Restructuring

Throughout 2022, bank **bjb** did not carry out investment, expansion, business merger/consolidation activities, divestment, acquisition or debt and capital restructuring.

Informasi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi Dengan Pihak Afiliasi

Transaksi material adalah setiap transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali yang memenuhi batasan nilai sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No.17/POJK.04/2020 Tentang Transaksi Material dan Perubahan Kegiatan Usaha.

Lingkup Transaksi:
Perusahaan Terbuka yang melakukan Transaksi Material dalam:
a. 1 (satu) kali transaksi; atau
b. Suatu rangkaian transaksi untuk suatu tujuan atau kegiatan tertentu, wajib memenuhi ketentuan sebagaimana diatur dalam POJK No.17/POJK.04/2020.

Batasan Nilai:
(1) Suatu transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka.

Material Information Containing Conflict of Interest and/or Transactions With Affiliated Parties

A material transaction is any transaction made by a Public Company or a Controlled Company that meets the value limit as stipulated in the Financial Services Authority Regulation (POJK) No.17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities.

Scope of Transaction:
Public Company that conducts Material Transactions in:
a. 1 (one) transaction; or
b. A series of transactions for a specific purpose or activity, must comply with the provisions as stipulated in POJK No.17/ POJK.04/2020.

Value Limitation:
1) A transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the equity of the Public Company.

(dalam Rupiah penuh)
(in full IDR)

	Rencana Penggunaan Dana Menurut Prospektus Realized Value of Public Offering Results		Realisasi Penggunaan Dana Menurut Prospektus Plan for Use of Funds According to the Prospectus		Sisa Dana Hasil Penawaran Umum Remaining Funds from Public Offering
	Ekspansi Kredit Loan Expansion	Total Tota	Ekspansi Kredit Loan Expansion	Total	
	7	8	9	10	11
	996,364,550,600	996,364,550,600	996,364,550,600	996,364,550,600	-
	996,364,550,600	**996,364,550,600**	**996,364,550,600**	**996,364,550,600**	**-**

The use and proceeds of the public offering were fully realized. The proceeds from the bond public offering after deducting issuance costs, were entirely used by bank **bjb** for loan expansion in the context of business development in accordance with the planned use of funds disclosed in the prospectus and had been reported to the Financial Services Authority (OJK)

(2) Transaksi berupa perolehan dan pelepasan atas perusahaan atau segmen operasi dikategorikan sebagai Transaksi Material dalam hal:
   a. Nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka;
   b. Total aset yang menjadi objek transaksi dibagi total aset Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen);
   c. Laba bersih objek transaksi dibagi dengan laba bersih Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen); atau
   d. Pendapatan usaha objek transaksi dibagi dengan pendapatan usaha Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen).

(3) Dalam hal transaksi sebagaimana dimaksud pada (1) dan (2) dilakukan oleh Perusahaan Terbuka yang mempunyai ekuitas negatif, transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 10% (sepuluh persen) atau lebih dari total aset Perusahaan Terbuka.

Transaksi Benturan Kepentingan

Berdasarkan POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan yang di maksud benturan kepentingan adalah perbedaan antara kepentingan ekonomis perusahaan terbuka dengan kepentingan ekonomis pribadi anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali yang dapat merugikan Perusahaan Terbuka dimaksud.

2) Transactions in the form of acquisitions and disposals of companies or operating segments are categorized as Material Transactions in terms of:
   a. The transaction value is equal to 20% (twenty percent) or more of the equity of the Public Company;
   b. The total assets that are the object of the transaction divided by the total assets of the Public Company are equal to or more than 20% (twenty percent);
   c. The net profit of the object of the transaction is divided by the net profit of the Public Company whose value is equal to or more than 20% (twenty percent); or
   d. The operating income of the object of the transaction is divided by the operating income of the Public Company whose value is equal to or more than 20% (twenty percent).

3) In the event that the transactions as referred to in (1) and (2) are conducted by a Public Company that has negative equity, the transaction is categorized as a Material Transaction if the transaction value is equal to 10% (ten percent) or more of the total assets of the Public Company.

Conflict of Interest Transactions

Based on POJK Number 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions which is meant by conflict of interest is the difference between the economic interests of a publicly listed company and the personal economic interests of members of the Directors, members of the Board of Commissioners, Major Shareholders, or Controlling that may harm the said Public Company.

Transaksi benturan kepentingan adalah transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan setiap pihak, baik dengan afiliasi maupun pihak selain afiliasi yang mengandung benturan kepentingan.

bank **bjb** telah memiliki pedoman benturan kepentingan untuk dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha Bank yang ditetapkan melalui:
- Surat Keputusan Direksi Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan.
- Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi.
- Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 13 September 2021 tentang Kebijakan Tata Kelola.
- Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Setiap pegawai bank yang berpotensi atau telah berada dalam situasi benturan kepentingan wajib membuat laporan mengenai situasi benturan kepentingan yang akan/sedang dihadapinya, melalui surat deklarasi yang disampaikan kepada pihak pengelola situasi benturan kepentingan untuk kemudian diberikan rekomendasi.

Selain itu seluruh pengungkapan yang tertuang di dalam laporan mengenai situasi benturan kepentingan dan rekomendasi yang diberikan atas pengungkapan situasi benturan kepentingan tersebut ditembuskan kepada Divisi Kepatuhan dan APU PPT untuk dilakukan pemantauan dan evaluasi terhadap implementasi atas pengelolaan benturan kepentingan di lingkungan bank **bjb**.

Sepanjang tahun 2022, tidak terdapat transaksi material yang mengandung kategori benturan kepentingan.

Transaksi Pihak Afiliasi

Berdasarkan POJK Nomor 42/POJK.04/2020 yang dimaksud afiliasi adalah:
1. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal;
2. Hubungan antara pihak dengan pegawai, direktur, atau komisaris dari pihak tersebut;
3. Hubungan antara 2 (dua) perusahaan di mana terdapat 1 (satu) atau lebih anggota direksi atau dewan komisaris yang sama;
4. Hubungan antara perusahaan dan pihak, baik langsung maupun tidak langsung, mengendalikan atau dikendalikan oleh perusahaan tersebut;
5. Hubungan antara 2 (dua) perusahaan yang dikendalikan, baik langsung maupun tidak langsung, oleh pihak yang sama; atau
6. Hubungan antara perusahaan dan pemegang saham utama.

Transaksi Afiliasi adalah setiap aktivitas dan/atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan afiliasi dari perusahaan terbuka atau afiliasi dari anggota

bank **bjb** already owned a Conflict of Interest Guidelines to be able to handle conflict of interest situations at hand, in order to carry out the Bank's business activities determined through:

bank **bjb** had guidelines to handle conflict of interest situations encountered, in order to carry out the Bank's business activities which were determined through:
- Board of Directors Decree Number 0422/SK/DIR-KAP/2022 dated August 05, 2022 About Guidelines for Conflicts of Interest.
- Board of Directors Decree Number 0077/SK/DIR-CS/2019 dated January 14, 2019 Concerning the Board of Directors' Work Procedure Policy.
- Board of Directors Decree Number 0705/SK/DIR-KAP/2021 dated September 13, 2021 Regarding Governance Policy.
- Decree of the Board of Commissioners Number 02/SK/DKO/2022 dated January 4, 2022 About Guidelines and Work Procedures for the Board of Commissioners.

Every bank employee who has the potential to be or has been in a conflict of interest situation is required to make a report regarding the conflict of interest situation that he will/is currently facing, through a declaration letter submitted to the manager of the conflict of interest situation to then provide a recommendation.

In addition, all disclosures contained in the report regarding conflict of interest situations and recommendations given for disclosing conflict of interest situations are copied to the Compliance Division and AML CFT for monitoring and evaluation of the implementation of conflict of interest management within bank **bjb**.

Throughout 2022, there were no material transactions that contained conflicts of interest.

Affiliate Party Transactions

Based on POJK Number 42/POJK.04/2020, what is meant by affiliates are:
1. Family relations due to marriage and descent up to the second degree, both horizontally and vertically;
2. The relationship between the party and the employee, director, or commissioner of that party;
3. Relationship between 2 (two) companies where there are 1 (one) or more members of the same directors or commissioners;
4. The relationship between the company and the parties, either directly or indirectly, controlling or being controlled by the company;
5. Relationship between 2 (two) companies that are controlled, directly or indirectly, by the same party; or
6. The relationship between the company and the major shareholders.

Affiliated Transaction is any activity and/or transaction conducted by a public company or controlled company with Affiliates of a public company or Affiliates of members of the Directors,

Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali, termasuk setiap aktivitas dan/atau transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali untuk kepentingan afiliasi dari Perusahaan Terbuka atau afiliasi dari anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali.

Seperti telah disampaikan pada bagian transaksi benturan kepentingan, bank **bjb** telah memiliki kebijakan mengenai transaksi benturan kepentingan, termasuk transaksi dengan pihak afiliasi. Transaksi material diputuskan oleh pejabat tertinggi di setiap level terkait dan dalam Rapat Direksi untuk situasi benturan kepentingan yang terkait dengan Direksi. Sebagai upaya memastikan transaksi dilakukan untuk kepentingan Perseroan dan mencegah terjadinya potensi benturan kepentingan yang mungkin terjadi atas rencana transaksi afiliasi, maka sesuai dengan tugas dan tanggung jawabnya, Komite Audit dimungkinkan untuk menelaah dan memberikan saran kepada Dewan Komisaris terkait adanya potensi benturan kepentingan. Transaksi material dengan pihak afiliasi diputuskan dengan senantiasa memperhatikan prinsip kehati-hatian dan independen serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku.

Sepanjang tahun 2022, tidak terdapat transaksi material dengan pihak afiliasi.

Transaksi Pihak Berelasi

Dalam menjalankan usahanya, bank **bjb** dan entitas anak melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 7 (Revisi 2015) tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap berelasi dengan Bank dan entitas anak jika:

i. Suatu pihak yang secara langsung. atau tidak langsung yang melalui satu atau lebih perantara. suatu pihak (i) mengendalikan atau dikendalikan oleh, atau berada di bawah pengendalian bersama dengan Bank dan entitas anak; (ii) memiliki pengaruh signifikan atas Bank dan entitas anak; atau (iii) memiliki pengendalian bersama atas Bank dan entitas anak;
ii. Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank dan entitas anak
iii. Suatu pihak yang merupakan ventura bersama di mana Bank dan entitas anak sebagai *venturer*;
iv. Suatu pihak adalah anggota dari personil manajemen kunci Bank dan entitas anak;
v. Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (i) atau (iv);
vi. Suatu pihak adalah entitas yang dikendalikan bersama atau dipengaruhi signifikan oleh beberapa entitas langsung maupun tidak langsung individu seperti diuraikan dalam butir (iv) atau (v);
vii. Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank dan entitas anak atau entitas terkait Bank dan entitas anak

members of the Board of Commissioners, Major Shareholders, or Controlling, including every activity and/or transaction conducted by the Company Public or Controlled Company for the interest of affiliates of the Public Company or affiliates of members of the Directors, members of the Board of Commissioners, Major Shareholders, or Controlling Shareholders.

As stated in the conflict of interest transaction section, bank **bjb** have a policy regarding conflict of interest transactions, including transactions with affiliated parties. Material transactions are decided by the highest officials at each related level and in the Board of Directors meeting for conflict of interest situations related to the Board of Directors. To ensure that transactions are carried out for the benefit of the Company and to prevent potential conflicts of interest that may occur over plans for affiliated transactions, in accordance with their duties and responsibilities, it is possible for the Audit Committee to review and provide advice to the Board of Commissioners regarding potential conflicts of interest. Material transactions with affiliated parties are decided by taking into account the principle of prudence and independence and comply with the provisions of the Financial Services Authority and other applicable laws and regulations.

Throughout 2022, there were no material transactions with affiliated parties.

Transaction of Related Parties

In carrying out its business, the Company and subsidiaries conduct transactions with related parties as defined in PSAK No. 7 (Revised 2015) concerning "Disclosure of Related Parties". A party is considered to be related to the Bank and its subsidiaries if:

A party is considered related to the Bank and subsidiaries if:

i. A direct party. or indirectly through one or more intermediaries. a party (i) controls or controlled by or are under common control with the Bank and its subsidiaries; (ii) has significant influence over the Bank and its subsidiaries; or (iii) has joint control over the Bank and its subsidiaries;
ii. A party that is in the same business group as the Bank and its subsidiaries
iii. A party which is a joint venture in which the Bank and its subsidiaries act as venturers;
iv. A party is a member of the key management personnel of the Bank and its subsidiaries;
v. A party is a close family member of the individual described in point (i) or (iv);
vi. A party is a controlled entity jointly controlled or significantly influenced by several entities directly or indirectly individual as described in point (iv) or (v);
vii. A party is a post-employment benefit plan for employee benefits from the Bank and subsidiaries or entities related to the Bank and subsidiaries

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank dan entitas anak telah memenuhi POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan pada saat transaksi-transaksi tersebut dilakukan.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Laporan Keuangan.

Transactions with related parties are carried out on the same terms and conditions as transactions with third parties. Transactions carried out by the Bank and its subsidiaries have complied with POJK Number 42/POJK.04/2020 Concerning Affiliated Transactions and Transactions with Conflicts of Interest at the time these transactions were carried out.

All material transactions and balances with related parties are disclosed in the notes to the relevant financial statements and the details have been presented in the Financial Statements.

Nama Pihak yang Bertransaksi dan Sifat Hubungan

Dalam kegiatan normal usaha, bank **bjb** dan entitas anak melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

Name of the Transacting Parties and Nature of Relationship

In the normal course of business, the Company and subsidiaries conduct transactions with related parties due to ownership and/or management relations. All transactions with related parties have been carried out with agreed mutually agreed policies and conditions.

No.	Pihak-Pihak Berelasi Related Parties	Sifat Hubungan Istimewa Nature of Special Relationship	Transaksi Transaction
1	Pemerintah Provinsi Jawa Barat West Java Provincial Government	Pemegang saham pengendali Controlling shareholders	a. Giro b. Simpanan nasabah c. Kredit yang diberikan a. Current Accounts b. Customer deposits c. Disbursed Loans
2	Manajemen kunci Key management	Hubungan pengendalian kegiatan perusahan Relationship control of company activities	a. Kredit yang diberikan b. Simpanan nasabah a. Disbursed Loans b. Customer deposits
3	BPR dan PD-LPK BPR and PD-LPK	Hubungan kepemilikan melalui Pemerintah provisi dan kabupaten Ownership relationships through provisional and district governments	a. Penyertaan saham b. Simpanan dari bank lain a. Share investment b. Deposits from other banks
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui Pemerintah provisi dan kabupaten Ownership relationships through provisional and district governments	a. Asuransi aset tetap a. Fixed asset insurance

Kewajaran dan Alasan Dilakukannya Transaksi

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga (*arm's length*). Transaksi yang dilakukan Bank dan entitas anak telah memenuhi POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan pada saat transaksi-transaksi tersebut dilakukan. Kewajaran transaksi dengan pihak berelasi telah dilakukan secara wajar sesuai peraturan perundang-undangan. Transaksi dilakukan atas dasar alasan kebutuhan bank **bjb** dan bebas dari konflik kepentingan.

Fairness and Reasons For the Transaction

Transactions with related parties are conducted with the same terms and conditions as transactions with third parties (arm's length). Transactions carried out by the Bank and its subsidiaries have complied with POJK Number 42/POJK.04/2020 Concerning Affiliated Transactions and Transactions with Conflicts of Interest at the time these transactions were carried out. The fairness of transactions with related parties has been carried out properly in accordance with statutory regulations. Transactions are carried out on the grounds of the need for a Company and free from conflicts of interest.

Realisasi Transaksi Pihak Berelasi

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal-tanggal 31 Desember 2021 dan 2022:

Realization of Related Parties Transactions

The following table shows the aggregate amount of related parties transactions (other than key management) as of December 31, 2022 and 2021:

Tabel Transaksi dengan Pihak Berelasi Selain Manajemen Kunci
Table of Transactions with Related Parties Apart from Key Management

(dalam jutaan Rupiah)
(in IDR million)

Keterangan Description	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021
ASET / ASSETS		
Kredit yang diberikan Loan granted	466,150	278,132
Penyertaan saham Share investment	142,093	42,124
Total aset dari pihak – pihak berelasi Total assets of related parties	608,243	215,123
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi Allowance for impairment losses from related parties	(10,040)	(4,090)
Total aset dari pihak -pihak berelasi - neto **Total assets of related parties - net**	**598,203**	**211,033**
Persentase total aset pihak berelasi terhadap total aset - neto **Percentage of related parties total assets to total assets - net**	**0.33%**	**0.13%**
LIABILITAS / LIABILITIES		
Simpanan nasabah dan simpanan nasabah syariah Deposits from customer and Deposits from customer sharia	9,884,863	10,920,976
Simpanan dari bank lain Deposits from other banks	96,339	98,556
Dana syirkah temporer Temporary syirkah funds	7,148	58,009
Total liabilitias dan dana syirkah temporer kepada pihak-pihak berelasi **Total liabilities and temporary syirkah funds to related parties**	**9,988,350**	**11,077,541**
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer **Percentage of total liabilities and temporary syirkah funds related parties to total liabilities and total temporary syirkah funds**	**6.00%**	**7.63%**
PENDAPATAN BUNGA DAN BAGI HASIL / INTEREST INCOME AND PROFIT SHARING		
Kredit yang diberikan dan pembiayaan/piutang syariah Loans granted and sharia financing/receivables	26,866	25,575
Total pendapatan bunga dan syariah dari pihak-pihak berelasi **Total interest and sharia income from related parties**	**26,866**	**25,575**
Persentase terhadap total pendapatan bunga dan syariah **Percentage of total interest and sharia income**	**0.20%**	**0.19%**
BEBAN BUNGA / INTEREST EXPENSE		
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer Customer deposits, sharia customer deposits, and temporary syirkah funds	282,771	277,378
Simpanan dari bank lain Deposits from other banks	2,665	1,085
Total beban bunga dan bonus dari pihak - pihak berelasi **Total interest expense and bonuses from related parties**	**285,436**	**278,463**
Persentase terhadap total beban bunga dan bonus **Percentage of total interest expense and bonuses**	**5.46%**	**5.24%**

Kebijakan Mekanisme Reviu atas Transaksi dan Pemenuhan Peraturan dan Ketentuan Terkait

Seperti telah disampaikan pada bagian transaksi benturan kepentingan, bank **bjb** telah memiliki kebijakan mengenai transaksi benturan kepentingan, termasuk transaksi dengan pihak berelasi. Transaksi material diputuskan oleh pejabat tertinggi di setiap level terkait dan dalam Rapat Direksi untuk situasi benturan kepentingan yang terkait dengan Direksi. Sebagai upaya memastikan transaksi dilakukan untuk kepentingan Perseroan dan mencegah terjadinya potensi benturan kepentingan yang mungkin terjadi atas rencana transaksi berelasi, maka sesuai dengan tugas dan tanggung jawabnya, Komite Audit dimungkinkan untuk menelaah dan memberikan saran kepada Dewan Komisaris terkait adanya potensi benturan kepentingan. Transaksi material dengan pihak berelasi diputuskan dengan senantiasa memperhatikan prinsip kehati-hatian dan independen serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku.

Selama tahun 2022, tidak terdapat pelanggaran atas peraturan perundang-undangan terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

Perubahan Peraturan Perundang-Undangan dan Dampaknya Terhadap Bank

Perubahan peraturan perundang-undangan yang berpengaruh terhadap bank **bjb** beserta dampak perubahan dan informasi penyesuaian yang dilakukan bank **bjb** terhadap perubahan tersebut selama tahun 2022 adalah sebagai berikut:

Tabel Perubahan Peraturan Perundang-Undangan Tahun 2022
Table of Changes in Legislation 2022

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
1	Undang-Undang Nomor 27 Tahun 2022 Law Number 27 of 2022	17 Oktober 2022 October 17, 2022	Perlindungan Data Pribadi Personal Data Protection	1. Perlindungan data pribadi dalam undang-undang ini berlaku untuk setiap orang, badan publik, dan organisasi internasional yang melakukan perbuatan hukum sebagaimana diatur dalam undang-undang ini: a. Yang berada di wilayah hukum Negara Republik Indonesia; dan b. Di luar wilayah hukum Negara Republik Indonesia, yang memiliki akibat hukum: - Di wilayah hukum Negara Republik Indonesia; dan/atau - Bagi subjek data pribadi warga Negara Indonesia di luar wilayah hukum Negara Republik Indonesia. 2. Undang-undang ini tidak berlaku untuk pemrosesan data pribadi oleh orang perseorangan dalam kegiatan pribadi atau rumah tangga. 3. Jenis data pribadi a. Data pribadi yang bersifat spesifik: - Data dan informasi kesehatan; - Data biometrik; - Data genetika; - Catatan kejahatan; - Data anak; - Data keuangan pribadi; dan/atau - Data lainnya sesuai dengan ketentuan peraturan perundang-undangan. b. Data pribadi yang bersifat umum: - Nama lengkap; - Jenis kelamin; - Kewarganegaraan - Agama; - Status perkawinan; dan/atau - Data pribadi yang dikombinasikan mengidentifikasi seseorang. 4. Kewajiban pengendali data pribadi a. Pengendali data pribadi wajib memiliki dasar pemrosesan data pribadi. b. Dasar pemrosesan data pribadi meliputi: - Persetujuan yang sah secara eksplisit dari subjek data pribadi untuk 1 (satu) atau beberapa tujuan tertentu yang telah disampaikan oleh pengendali data pribadi kepada subjek data pribadi; - Pemenuhan kewajiban perjanjian dalam hal subjek data pribadi merupakan salah satu pihak atau untuk memenuhi permintaan subjek data pribadi pada saat akan melakukan perjanjian; - Pemenuhan kewajiban hukum dari pengendali data pribadi sesuai dengan ketentuan peraturan perundang-undangan; - Pemenuhan pelindungan kepentingan vital subjek data pribadi;

Review Mechanism Policy for Transactions and Meeting Regulations and Related Provisions

As stated in the Conflict of Interest Transaction section, Company has a policy regarding conflict of interest transactions, including transactions with related parties. Material transactions are decided by the highest level officials at each related level and in the Directors' Meeting for situations of conflict of interest related to the Directors. To ensure that transactions are carried out for the benefit of the Company and prevent potential conflicts of interest that may occur in related transaction plans, in accordance with their duties and responsibilities, the Audit Committee is allowed to review and provide advice to the Board of Commissioners regarding potential conflicts of interest.Material transactions with related parties are decided by always observing the precautionary and independent principles and have fulfilled the provisions of the Financial Services Authority and other applicable laws and regulations.

During 2022, there were no violations of the laws and regulations related to transactions with related parties and there were no transactions containing conflicts of interest..

Changes to Law Regulation and Their Impact on Banks

Changes in laws and regulations that affect bank **bjb** along with the impact of changes and information on adjustments made by bank **bjb** to these changes during 2022 are as follows:

	Uraian Pokok Pengaturan **Main Setting Description**	**Informasi Penyesuaian yang Dilakukan bank bjb** **Information on Adjustments Made by bank bjb**
	1. The protection of personal data in this law applies to every person, public body and international organization that takes legal actions as regulated in this law: a. Which is in the jurisdiction of the Republic of Indonesia; and b. Outside the jurisdiction of the Republic of Indonesia, which has legal consequences: - In the jurisdiction of the Republic of Indonesia; and/or - For personal data subjects of Indonesian citizens outside the jurisdiction of the Republic of Indonesia. 2. This law does not apply to the processing of personal data by individuals in private or household activities. 3. Types of personal data a. Specific personal data: - Health data and information; - Biometric data; - genetic data; - Crime record; - child data; - Personal financial data; and/or - Other data in accordance with the provisions of laws and regulations. b. General personal data: - Full name; - Gender; - Citizenship - Religion; - Marital status; and/or - The combined personal data identifies an individual. 4. Obligations of personal data controllers a. The controller of personal data must have a basis for processing personal data. b. The basis for processing personal data includes: - Explicit legal consent from the personal data subject for 1 (one) or several specific purposes that have been conveyed by the personal data controller to the personal data subject; - Fulfillment of agreement obligations in the event that the personal data subject is one of the parties or to fulfill the request of the personal data subject when entering into an agreement; - Fulfillment of legal obligations from personal data controllers in accordance with statutory provisions; - Fulfillment of the protection of vital interests of personal data subjects;	1. Bank mengelola jenis data pribadi yang bersifat Spesifik berupa data keuangan pribadi sehingga bank sebagai pengendali data pribadi tunduk pada peraturan perundang-undangan ini. 2. Bank wajib menyesuaikan dengan ketentuan pemrosesan Data Pribadi berdasarkan Undang-Undang ini paling lama 2 (dua) tahun sejak Undang-Undang ini diundangkan 1. Banks managed specific types of personal data in the form of personal financial data so that banks as controllers of personal data were subject to these laws and regulations. 2. Banks were required to comply with the provisions for processing Personal Data based on this Law no later than 2 (two) years after this Law was promulgated

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				- Pelaksanaan tugas dalam rangka kepentingan umum, pelayanan publik, atau pelaksanaan kewenangan pengendali data pribadi berdasarkan peraturan perundang-undangan; dan/atau - Pemenuhan kepentingan yang sah lainnya dengan memperhatikan tujuan, kebutuhan, dan keseimbangan kepentingan pengendali data pribadi dan hak subjek data pribadi. c. Pengendali data pribadi wajib menyampaikan informasi mengenai: - Legalitas dari pemrosesan data pribadi; - Tujuan pemrosesan data pribadi; - Jenis dan relevansi data pribadi yang akan diproses; - Jangka waktu retensi dokumen yang memuat data pribadi; - Rincian mengenai informasi yang - Jangka waktu pemrosesan data pribadi; dan - Hak subjek data pribadi d. Dalam hal terdapat perubahan Informasi, Pengendali Data Pribadi wajib memberitahukan kepada Subjek Data Pribadi sebelum terjadi perubahan Informasi. e. Persetujuan pemrosesan data pribadi dilakukan melalui persetujuan tertulis atau terekam. f. Permintaan persetujuan harus memenuhi ketentuan: - Dapat dibedakan secara jelas dengan hal lainnya; - Dibuat dengan forrnat yang dapat dipahami dan mudah diakses; dan - Menggunakan bahasa yang sederhana dan jelas. g. Dalam melakukan pemrosesan data pribadi, pengendali data pribadi wajib menunjukkan bukti persetujuan yang telah diberikan oleh subjek data pribadi. h. Pemrosesan data pribadi anak diselenggarakan secara khusus i. Pemrosesan data pribadi anak wajib mendapat persetujuan dari orang tua anak dan/atau wali anak sesuai dengan ketentuan peraturan perundang-undangan. j. Pengendali data pribadi wajib melakukan pemrosesan data pribadi secara terbatas dan spesifik, sah secara hukum, dan transparan. k. Pengendali data pribadi wajib melakukan pemrosesan data pribadi sesuai dengan tujuan pemrosesan data pribadi. l. Pengendali data pribadi wajib memastikan akurasi, kelengkapan, dan konsistensi data pribadi sesuai dengan ketentuan peraturan perundang-undangan. m. Pengendali data pribadi wajib memberitahukan hasil pembaruan dan/atau perbaikan data pribadi kepada subjek data pribadi. n. Dalam melakukan pemrosesan data pribadi, pengendali data pribadi wajib menjaga kerahasiaan data pribadi. o. Pengendali data pribadi wajib melakukan pengawasan terhadap setiap pihak yang terlibat dalam pemrosesan data pribadi di bawah kendali pengendali data pribadi. p. Pengendali data pribadi wajib melindungi data pribadi dari pemrosesan yang tidak sah. q. Pengendali data pribadi wajib memberitahukan penghapusan dan/atau pemusnahan data pribadi kepada subjek data pribadi. 5. Pengendali data pribadi dapat melakukan *transfer* data pribadi kepada pengendali data pribadi lainnya dalam wilayah hukum Negara Republik Indonesia. 6. Pengendali data pribadi dapat melakukan transfer data pribadi kepada pengendali data pribadi dan/atau prosesor data pribadi di luar wilayah hukum Negara Republik Indonesia sesuai dengan ketentuan yang diatur dalarn undang- undang ini. 7. Dalam melakukan *transfer* data pribadi, pengendali data pribadi wajib memastikan negara tempat kedudukan pengendali data pribadi dan/atau prosesor data pribadi yang menerima transfer data pribadi memiliki tingkat pelindungan data pribadi yang setara atau lebih tinggi dari yang diatur dalam undang-undang ini. 8. Setiap orang dilarang secara melawan hukum memperoleh atau mengumpulkan data pribadi yang bukan miliknya dengan maksud untuk menguntungkan diri sendiri atau orang lain yang dapat mengakibatkan kerugian subjek data pribadi. 9. Setiap orang dilarang secara melawan hukum mengungkapkan data pribadi yang bukan miliknya. 10. Setiap orang dilarang secara melawan hukum menggunakan data pribadi yang bukan miliknya. 11. Setiap orang dilarang membuat data pribadi palsu atau memalsukan data pribadi dengan maksud untuk diri sendiri atau orang lain yang dapat mengakibatkan kerugian bagi orang lain.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Implementation of tasks in the context of public interest, public services, or exercise of personal data control authority based on statutory regulations; and/or - Fulfillment of other legitimate interests by taking into account the goals, needs and balance of the interests of the personal data controller and the rights of the personal data subject. c. The personal data controller is required to submit information regarding: - Legality of processing personal data; - Purpose of processing personal data; - Type and relevance of personal data to be processed; - Retention period for documents containing personal data; - Details regarding the information - The period for processing personal data; and - Personal data subject rights d. In the event that there is a change in the Information, the Personal Data Controller must notify the Personal Data Subject prior to the change in Information. e. Consent to processing personal data is done through written or recorded consent. f. Approval requests must meet the following conditions: - Can be clearly distinguished from other things; - Made in an understandable and easily accessible format; And - Use simple and clear language. g. In carrying out the processing of personal data, the personal data controller is required to show evidence of the consent that has been given by the personal data subject. h. Processing of children's personal data is organized specifically i. The processing of a child's personal data must obtain approval from the child's parents and/or the child's guardian in accordance with the provisions of the laws and regulations. j. The personal data controller is required to carry out the processing of personal data in a limited and specific manner, lawfully and transparently. k. The personal data controller is obliged to carry out the processing of personal data in accordance with the purpose of processing personal data. l. The controller of personal data must ensure the accuracy, completeness and consistency of personal data in accordance with statutory provisions. m. The controller of personal data must notify the results of updating and/or correcting personal data to the personal data subject. n. In processing personal data, the personal data controller is obliged to maintain the confidentiality of personal data. o. The personal data controller is obliged to supervise each party involved in the processing of personal data under the control of the personal data controller. p. The personal data controller is obligated to protect personal data from unauthorized processing. q. The personal data controller must notify the deletion and/or destruction of personal data to the personal data subject. 5. The personal data controller can transfer personal data to other personal data controllers within the jurisdiction of the Republic of Indonesia. 6. The personal data controller may transfer personal data to the personal data controller and/or personal data processor outside the jurisdiction of the Republic of Indonesia in accordance with the provisions stipulated in this law. 7. In transferring personal data, the personal data controller must ensure that the country where the personal data controller and/or processor of personal data who receives the transfer of personal data is domiciled has a personal data protection level that is equal to or higher than that regulated in this law. 8. Everyone is prohibited from unlawfully obtaining or collecting personal data that does not belong to him with the intention of benefiting himself or others which can result in the loss of the personal data subject. 9. Everyone is prohibited from unlawfully disclosing personal data that does not belong to him. 10. Everyone is prohibited from unlawfully using personal data that does not belong to him. 11. Everyone is prohibited from making false personal data or falsifying personal data with the intention of self or others which can cause harm to others.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				12. Dalam hal tindak pidana sebagaimana dimaksud dilakukan oleh korporasi, pidana dapat dijatuhkan kepada pengurus, pemegang kendali, pemberi perintah, pemilik manfaat, dan/atau korporasi. 13. Pidana yang dapat d[jatuhkan terhadap korporasi hanya pidana denda. 14. Pidana denda yang dijatuhkan kepada korporasi paling banyak 10 (sepuluh) kali dari maksimal pidana denda yang diancamkan. 15. Selain dijatuhi pidana denda, korporasi dapat dijatuhi pidana tambahan berupa: a. Perampasan keuntungan dan/atau harta kekayaan yang diperoleh atau hasil dari tindak pidana; b. Pembekuan seluruh atau sebagian usaha korporasi; c. Pelarangan permanen melakukan perbuatan tertentu; d. Penutupan seluruh atau sebagian tempat usaha dan/atau kegiatan korporasi; e. Melaksanakan kewajiban yang telah dilalaikan; f. Pembayaran ganti kerugian; g. Pencabutan izin dan/atau; h. Pembubaran korporasi. 16. Pada saat undang-undang ini mulai berlaku, pengendali data pribadi, prosesor data pribadi, dan pihak lain yang terkait dengan pemrosesan data pribadi, wajib menyesuaikan dengan ketentuan pemrosesan data pribadi berdasarkan undang-undang ini paling lama 2 (dua) tahun sejak undang-undang ini diundangkan.
2	Peraturan Pemerintah Nomor 50 Tahun 2022 Government Regulation Number 50 of 2022	12 Desember 2022 December 12, 2022	Tata Cara Pelaksanaan Hak dan Pemenuhan Kewajiban Perpajakan Procedures for the Implementation of Rights and Fulfillment of Tax Obligations	1. Setiap wajib pajak yang telah memenuhi persyaratan subjektif dan objektif sesuai dengan ketentuan peraturan perundang-undangan di bidang perpajakan wajib mendaftarkan diri pada kantor Direktorat Jendera Pajak yang wilayah kerjanya meliputi tempat tinggal atau tempat kedudukan wajib pajak dan kepada wajib pajak diberikan nomor pokok wajib pajak. 2. Direktur Jenderal Pajak karena jabatannya dapat melakukan penghapusan nomor pokok wajib pajak dan/atau pencabutan pengukuhan pengusaha kena pajak berdasarkan pemeriksaan atau penelitian. 3. Wajib pajak dengan kemauan sendiri dapat membetulkan surat pemberitahuan yang telah disampaikan dengan menyampaikan pernyataan tertulis. 4. Dalam hal wajib pajak dilakukan tindakan pemeriksaan bukti permulaan, wajib pajak dengan kemauan sendiri dapat mengungkapkan dengan pernyataan tertulis mengenai ketidakbenaran perbuatannya, jika: a. Tidak menyampaikan surat pemberitahuan; atau b. Menyampaikan surat pemberitahuan yang isinya tidak benar atau tidak lengkap, atau melampirkan keterangan yang isinya tidak benar, sebagaimana diatur dalam Pasal 38 atau Pasal 39 ayat (1) huruf c dan huruf d Undang-Undang Ketentuan Umum dan Tata Cara Perpajakan, sepanjang mulainya Penyidikan belum diberitahukan kepada penuntut umum melalui penyidik pejabat Kepolisian Negara Republik Indonesia. 5. Wajib pajak wajib membayar atau menyetor pajak yang terutang dengan menggunakan surat setoran pajak ke kas negara melalui tempat pembayaran. 6. Wajib pajak diberi imbalan bunga dalam hal pengajuan keberatan, permohonan banding, atau permohonan peninjauan kembali, dikabulkan sebagian atau seluruhnya sehingga menyebabkan kelebihan pembayaran pajak 7. Wajib pajak dapat menunjuk kuasa dengan surat kuasa khusus untuk menjalankan hak dan memenuhi kewajiban sesuai dengan ketentuan peraturan perundang-undangan di bidang perpajakan. 8. Kuasa sebagaimana dimaksud meliputi: a. Konsultan pajak; b. Pihak lain; atau c. Keluarga 9. Seorang kuasa yang ditunjuk sebagaimana dimaksud harus mempunyai kompetensi tertentu dalam aspek perpajakan, kecuali keluarga. 10. Keluarga sebagaimana dimaksud terdiri atas: a. Suami; b. Istri; c. Keluarga sedarah atau semenda sampai dengan derajat kedua. 11. Direktur Jenderal Pajak berwenang melaksanakan prosedur persetujuan bersama untuk mencegah atau menyelesaikan permasalahan yang timbul dalam penerapan persetujuan penghindaran pajak berganda. 12. Prosedur persetujuan bersama sebagaimana dimaksud dapat diajukan oleh: a. Wajib pajak dalam negeri; direktur jenderal pajak; b. Pejabat berwenang negara mitra atau yurisdiksi mitra persetujuan penghindaran pajak berganda; atau c. Warga Negara Indonesia melalui Direktur Jenderal Pajak terkait perlakuan diskriminatif di negara mitra atau yurisdiksi mitra persetujuan penghindaran pajak berganda yang bertentangan dengan ketentuan mengenai non diskriminasi, sesuai dengan ketentuan dan batas waktu sebagaimana diatur dalam persetujuan penghindaran pajak berganda.

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	12. In the event that the crime referred to is committed by a corporation, the sentence can be imposed on the management, controller, giver of orders, beneficial owners, and/or the corporation. 13. The punishment that can be imposed on corporations is only fines. 14. The fines imposed on corporations are at most 10 (ten) times the maximum fines imposed. 15. In addition to being fined, corporations can be subject to additional penalties in the form of: a. Confiscation of profits and/or assets obtained or proceeds from criminal acts; b. Freezing all or part of the corporate business; c. Permanent prohibition to perform certain actions; d. Closure of all or part of the place of business and/or corporate activities; e. Carry out obligations that have been neglected; f. Compensation payment; g. License revocation and/or; h. Dissolution of the corporation. 16. When this law comes into effect, controllers of personal data, personal data processors and other parties related to the processing of personal data, must comply with the provisions for processing personal data based on this law no later than 2 (two) years after the law it is promulgated.	
	1. Every taxpayer who has fulfilled the subjective and objective requirements in accordance with the provisions of laws and regulations in the field of taxation must register himself at the office of the Directorate General of Taxation whose working area includes the residence or domicile of the taxpayer and the taxpayer is given a taxpayer identification number. 2. The Director General of Taxes because of his position can delete the taxpayer identification number and/or revoke the inauguration of the taxable entrepreneur based on inspection or research. 3. Taxpayers with their own will can correct the notification letter that has been submitted by submitting a written statement. 4. In the event that the taxpayer is subjected to preliminary evidence inspection, the taxpayer voluntarily can disclose in a written statement the untruthfulness of his actions, if: a. Not submitting a notification letter; or b. Delivering Tax Returns whose contents are incorrect or incomplete, or attaching information whose contents are incorrect, as stipulated in Article 38 or Article 39 paragraph (1) letter c and letter d of the Law on General Provisions and Tax Procedures, as long as the Investigation has not started notified to the public prosecutor through investigators from the Indonesian National Police. 5. Taxpayers are required to pay or deposit the tax payable by using a tax deposit letter to the state Treasury through the place of payment. 6. Taxpayers are rewarded with interest in the event that an objection, an appeal, or a request for review is granted in part or in whole, causing an overpayment of taxes. 7. Taxpayers can appoint a power of attorney with a special power of attorney to exercise their rights and fulfill their obligations in accordance with the provisions of the laws and regulations in the field of taxation. 8. The power of attorney referred to includes: a. Tax consultant; b. Others perties; or c. Family 9. An attorney appointed as intended must have certain competence in the aspect of taxation, except for family. 10. The family referred to consists of: a. Husband; b. Wife; c. Blood relatives or relatives up to the second degree. 11. The Director General of Taxes has the authority to carry out joint agreement procedures to prevent or resolve problems that arise in the implementation of double taxation avoidance agreements. 12. The joint approval procedure referred to can be submitted by: a. Domestic taxpayers; director general of tax; b. Authorized official of the partner country or partner jurisdiction of the double tax avoidance agreement; or c. Indonesian citizens through the Director General of Taxes regarding discriminatory treatment in partner countries or partner jurisdictions of double tax avoidance agreements that conflict with provisions regarding non-discrimination, in accordance with the provisions and deadlines as stipulated in the double tax avoidance agreement.	1. Mengatur pemberian dan penghapusan NPWP dan/atau Pencabutan Pengukuhan PKP berdasarkan pemeriksaan atau penelitian. 2. Pelaksanaan pembetulan surat pemberitahuan oleh wajib pajak sendiri. 3. Pelaksanaan pembuktian sendiri atas tindakan pemeriksaan bukti permulaan. 4. Pengaturan tata cara pembayaran pajak yang terutang. 5. Pemberian imbalan bunga bagi wajib pajak. 6. Pengaturan kriteria kuasa pajak. 7. Pengaturan prosedur persetujuan bersama dalam penerapan persetujuan penghindaran pajak berganda. 1. Regulating the granting and removal of NPWP and/or the revocation of PKP confirmation based on inspection or research. 2. Implementation of corrections to the notification letter by the taxpayer himself. 3. Implementation of self-evident evidence on the act of examining initial evidence. 4. Setting the procedure for payment of tax owed. 5. Provision of interest rewards for taxpayers. 6. Setting criteria for tax authority. 7. Arrangements for mutual agreement procedures in the application of double tax avoidance agreements.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
3	Peraturan Pemerintah Nomor 55 Tahun 2022 Government Regulation Number 55 of 2022	20 Desember 2022 December 20, 2022	Penyesuaian Pengaturan Di Bidang Pajak Penghasilan Adjustment of Regulations in the Field of Income Tax	1. Penghasilan berupa: a. Dividen yang berasal dari dalam negeri atau dividenyang berasal dari luar negeri; atau b. Penghasilan lain berupa penghasilan setelah pajak dari suatu bentuk usaha tetap di luar negeri dan penghasilan dari luar negeri tidak melalui bentuk usaha tetap, yang memenuhi persyaratan tertentu dikecualikan dari objek pajak penghasilan. 2. Dividen sebagaimana dimaksud pada nomor huruf a dikecualikan dari objek Pajak Penghasilan dengan ketentuan sebagai berikut: a. Dividen yang berasal dari dalam negeri yang diterima atau diperoleh wajib pajak: - Orang pribadi dalam negeri sepanjang dividen tersebut diinvestasikan di wilayah Negara Kesatuan Republik Indonesia dalam jangka waktu tertentu; dan/atau - Badan dalam negeri; b. Dividen yang berasal dari luar negeri yang diterima atau diperoleh wajib pajak badan dalam negeri atau wajib pajak orang pribadi dalam negeri sepanjang diinvestasikan atau digunakan untuk mendukung kegiatan usaha lainnya di wilayah Negara Kesatuan Republik Indonesia dalam jangka waktu tertentu; c. Dividen yang berasal dari luar negeri sebagaimana dimaksud dalam huruf b merupakan: 1) Dividen yang dibagikan berasal dari badan usaha di luar negeri yang sahamnya diperdagangkan di bursa efek; atau 2) Dividen yang dibagikan berasal dari badan usaha di luar negeri yang sahamnya tidak diperdagangkan di bursa efek sesuai dengan proporsi kepemilikan saham; d. Dividen yang dibagikan berasal dari badan usaha di luar negeri yang sahamnya diperdagangkan di bursa efek sebagaimana dimaksud dalam huruf c angka 1 dikecualikan dari objek Pajak Penghasilan sebesar dividen yang diinvestasikan di wilayah Negara Kesatuan Republik Indonesia dalam jangka waktu tertentu; e. Dalam hal dividen yang dibagikan berasal dari badan usaha di luar negeri yang sahamnya diperdagangkan di bursa efek sebagaimana dimaksud dalam huruf d diinvestasikan di wilayah Negara Kesatuan Republik Indonesia kurang dari dividen yang diterima atau diperoleh wajib pajak, berlaku ketentuan: 1) Atas dividen yang diinvestasikan tersebut, dikecualikan dari pengenaan Pajak Penghasilan; dan 2) Atas selisih dari dividen yang diterima atau diperoleh wajib pajak dikurangi dengan dividen yang diinvestasikan sebagaimana dimaksud dalam angka 1) dikenai pajak penghasilan; f. Selain memenuhi persyaratan sebagaiman dimaksud dalam huruf b, dividen yang dibagikan berasal dari badan usaha di luar negeri yang sahamnya tidak diperdagangkan di bursa efek sebagaimana dimaksud dalam huruf c angka 2 harus: 1) Diinvestasikan paling rendah 30% (tiga puluh persen) dari laba setelah pajak; atau 2) Diinvestasikan sebelum Direktur Jenderal Pajak menerbitkan surat ketetapan pajak atas dividen tersebut sehubungan dengan penerapan Pasal 18 ayat (2) Undang-Undang Pajak Penghasilan; g. Dalam hal dividen sebagaimana dimaksud dalam huruf f diinvestasikan di Indonesia setelah Direktur Jenderal Pajak menerbitkan surat ketetapan pajak atas dividen tersebut sehubungan dengan penerapan Pasal 18 ayat (2) Undang-Undang Pajak Penghasilan, dividen dimaksud tidak dikecualikan dari pengenaan Pajak Penghasilan; Dalam hal dividen yang dibagikan berasal dari badan usaha di luar negeri yang sahamnya tidak diperdagangkan di bursa efek sebagaimana dimaksud dalam huruf f, diinvestasikan di wilayah Negara Kesatuan Republik Indonesia kurang dari 30% (tiga puluh persen) dari jumlah laba setelah pajak, berlaku ketentuan: 1) Atas dividen yang diinvestasikan tersebut, dikecualikan dari pengenaan Pajak Penghasilan; 2) Atas selisih dari 30% (tiga puluh persen) laba setelah pajak dikurangi dengan dividen yang diinvestasikan sebagaimana dimaksud dalam angka 1 dikenai Pajak Penghasilan; dan 3) Atas sisa laba setelah pajak dikurangi dengan dividen yang diinvestasikan sebagaimana dimaksud dalam angka 1 serta atas selisih sebagaimana dimaksud dalam angka 2, tidak dikenai Pajak Penghasilan;

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	1. Income in the form of: a. Dividends originating from within the country or dividends originating from abroad; or b. Other income in the form of after-tax income from a permanent establishment overseas and income from abroad not through a permanent establishment that meets certain requirements are excluded from the income tax object. 2. Dividends as referred to in letter a are excluded from Income Tax objects with the following conditions: a. Domestic dividends received or earned by taxpayers: a. Dividends originating from within the country received or accrued by the taxpayer: - Domestic individuals as long as the dividends are invested in the territory of the Unitary State of the Republic of Indonesia within a certain period of time; and/or - Domestic agency; b. Dividends originating from abroad received or accrued by domestic corporate taxpayers or domestic individual taxpayers as long as they are invested or used to support other business activities within the territory of the Unitary State of the Republic of Indonesia within a certain period of time; c. Dividends originating from abroad as referred to in letter b are: 1) The dividends distributed come from overseas business entities whose shares are traded on the stock exchange; or 2) Dividends distributed come from overseas business entities whose shares are not traded on the stock exchange in accordance with the proportion of share ownership; d. Dividends distributed originating from overseas business entities whose shares are traded on the stock exchange as referred to in letter c number 1 are exempt from Income Tax objects in the amount of dividends invested in the territory of the Unitary State of the Republic of Indonesia within a certain period of time; e. In the event that the dividends distributed come from overseas business entities whose shares are traded on the stock exchange as referred to in letter d, are invested in the territory of the Unitary State of the Republic of Indonesia, which is less than the dividends received or accrued by the taxpayer, the following provisions shall apply: 1) The dividends invested are exempted from the imposition of Income Tax; and 2) The difference from the dividends received or earned by the Taxpayer minus the dividends invested as referred to in point 1) is subject to Income Tax; f. In addition to fulfilling the requirements as referred to in letter b, the dividends distributed originate from overseas business entities whose shares are not traded on the stock exchange as referred to in letter c number 2 must: 1) Invest at least 30% (thirty percent) of profit after tax; or 2) Invested before the Director General of Taxes issues a tax assessment letter on said dividend in connection with the application of Article 18 paragraph (2) of the Income Tax Law; g. In the event that the dividends as referred to in letter f are invested in Indonesia after the Director General of Taxes has issued a tax assessment letter on said dividends in connection with the implementation of Article 18 paragraph (2) of the Income Tax Law, the said dividends are not exempted from the imposition of Income Tax; In the event that dividends distributed originate from overseas business entities whose shares are not traded on the stock exchange as referred to in letter f, are invested in the territory of the Unitary State of the Republic of Indonesia of less than 30% (thirty percent) of the total profit after tax, the following provisions shall apply: 1) The dividends invested are exempted from the imposition of Income Tax; 2) The difference of 30% (thirty percent) profit after tax reduced by dividends invested as referred to in number 1 is subject to Income Tax; And 3) The remaining profit after tax deducted by dividends invested as referred to in number 1 and the difference as referred to in number 2 are not subject to Income Tax;	Terdapat perubahan terkait dengan hal-hal sebagai berikut: 1. Dividen yang dikecualikan dari obyek Pajak 2. Imbalan dalam bentuk natura yang dikenakan sebagai objek pajak maupun yang dikecualikan sebagai objek pajak There are changes related to the following: 1. Dividends that were exempt from tax objects 2. Rewards in kind that were subject to tax as well as those excluded from being a tax object

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				h. Dalam hal dividen yang dibagikan berasal dari badan usaha di luar negeri yang sahamnya tidak diperdagangkan di bursa efek sebagaimana dimaksud dalam huruf f, diinvestasikan di wilayah Negara Kesatuan Republik Indonesia lebih dari 30% (tiga puluh persen) dari jumlah laba setelah pajak, berlaku ketentuan: 1) Atas dividen yang diinvestasikan tersebut, dikecualikan dari pengenaan pajak penghasilan; dan 2) Atas sisa laba setelah pajak dikurangi dengan dividen yang diinvestasikan sebagaimana dimaksud dalam angka 1, tidak dikenai pajak penghasilan; i. Dividen yang dikecualikan dari objek pajak penghasilan sebagaimana dimaksud dalam huruf a dan huruf b merupakan dividen yang dibagikan berdasarkan rapat umum pemegang saham atau dividen interim sesuai dengan ketentuan peraturan perundang-undangan; j. Rapat Umum Pemegang Saham atau dividen interim sebagaimana dimaksud dalam huruf j termasuk rapat sejenis dan mekanisme pembagian dividen sejenis; k. Dividen yang berasal dari dalam negeri yang diterima atau diperoleh wajib pajak orang pribadi dalam negeri atau wajib pajak badan dalam negeri sebagaimana dimaksud dalam huruf a tidak dipotong pajak penghasilan; l. Dalam hal wajib pajak orang pribadi dalam negeri yang tidak memenuhi ketentuan investasi sebagaimana dimaksud dalam huruf a angka 1, atas dividen yang berasal dari dalam negeri yang diterima atau diperoleh wajib pajak orang pribadi dalam negeri terutang pajak penghasilan pada saat dividen diterima atau diperoleh; dan m. Pajak penghasilan yang terutang sebagaimana dimaksud dalam huruf m wajib disetor sendiri oleh wajib pajak orang pribadi dalam negeri sesuai dengan ketentuan peraturan perundang-undangan. 3. Dikecualikan dari objek pajak penghasilan atas penggantian atau imbalan sehubungan dengan pekerjaan atau jasa yang diterima atau diperoleh dalam bentuk natura dan/atau kenikmatan sebagaimana dimaksud meliputi: a. Makanan, bahan makanan, bahan minuman, dan/atau minuman bagi seluruh Pegawai; b. Natura dan/atau kenikmatan yang disediakan di daerah tertentu; c. Natura dan/atau kenikmatan yang harus disediakan oleh pemberi kerja dalam pelaksanaan pekerjaan; d. Natura dan/atau kenikmatan yang bersumber atau dibiayai anggaran pendapatan dan belanja negara, anggaran pendapatan dan belanja daerah, dan/atau anggaran pendapatan dan belanja desa; atau e. Natura dan/atau kenikmatan dengan jenis dan/atau batasan tertentu. 4. Penggantian atau imbalan dalam bentuk natura dan/atau kenikmatan yang diterima atau diperoleh sehubungan dengan pekerjaan atau jasa sebagaimana dimaksud dinilai dengan ketentuan sebagai berikut: a. Untuk penggantian atau imbalan dalam bentuk natura, yaitu berdasarkan nilai pasar; dan/atau b. Untuk penggantian atau imbalan dalam bentuk kenikmatan, yaitu berdasarkan jumlah biaya yang dikeluarkan atau sehamsnya dikeluarkan pemberi. 5. Tarif Pajak penghasilan yang diterapkan atas penghasilan kena pajak bagi Wajib Pajak badan dalam negeri dan bentuk usaha tetap sebesar: a. 22% (dua puluh dua persen) yang berlaku pada Tahun Pajak 2020 dan Tahun Pajak 2O21; dan b. 22% (dua puluh dua persen) yang mulai berlaku pada Tahun Pajak 2022, sesuai dengan ketentuan Undang-Undang Nomor 7 Tahun 2O21 tentang Harmonisasi Peraturan Perpajakan. 6. Wajib Pajak badan dalam negeri sebagaimana dimaksud dalam angka 5: a. Berbentuk Perseroan Terbuka; b. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling rendah 40% (empat puluh persen); dan c. Memenuhi persyaratan tertentu, dapat memperoleh tarif sebesar 3% (tiga persen) lebih rendah dari tarif sebagaimana dimaksud dalam angka 5 7. Persyaratan tertentu sebagaimana dimaksud pada meliputi: a. Saham sebagaimana dimaksud pada ayat (1) huruf b harus dimiliki oleh paling sedikit 300 (tiga ratus) pihak; b. Masing-masing pihak sebagaimana dimaksud dalam huruf a hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham yang ditempatkan dan disetor penuh; c. Ketentuan sebagaimana dimaksud pada ayat (1) huruf b serta dalam huruf a dan huruf b harus dipenuhi dalam waktu paling singkat 183 (seratus delapan puluh tiga) hari kalender dalam jangka waktu 1 (satu) Tahun Pajak; dan d. Pemenuhan persyaratan sebagaimana dimaksud pada ayat (1) huruf b serta dalam humf a, huruf b, dan huruf c dilakukan oleh wajib pajak Perseroan Terbuka dengan menyampaikan laporan kepada Direktorat Jenderal Pajak.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	h. In the event that the dividends distributed originate from overseas business entities whose shares are not traded on the stock exchange as referred to in letter f, invested in the territory of the Unitary State of the Republic of Indonesia of more than 30% (thirty percent) of the total profit after tax, the following provisions shall apply: 1) The dividends invested are exempted from the imposition of Income Tax; And 2) The remaining profit after tax deducted by dividends invested as referred to in number 1 is not subject to Income Tax; i. Dividends that are exempt from Income Tax objects as referred to in letters a and b are dividends distributed based on the general meeting of shareholders or interim dividends in accordance with the provisions of laws and regulations; j. The General Meeting of Shareholders or the interim dividend as referred to in letter j includes similar meetings and the mechanism for distributing similar dividends; k. Domestic dividends received or accrued by domestic individual taxpayers or domestic corporate taxpayers as referred to in letter a shall not be deducted by income tax; l. In the event that a domestic individual taxpayer does not comply with the investment provisions referred to in letter a point 1, dividends originating from within the country received or accrued by domestic individual taxpayers are subject to income tax at the time the dividends are received or earned; and m. Income tax payable as referred to in letter m must be paid by individual domestic taxpayers in accordance with the provisions of laws and regulations. 3. Excluded from income tax objects for reimbursement or compensation in connection with work or services received or obtained in kind and/or enjoyment as referred to include: a. Food, groceries, beverage ingredients, and/or drinks for all employees; b. Nature and/or enjoyment provided in certain areas; c. Nature and/or enjoyment that must be provided by the employer in carrying out the work; d. Nature and/or enjoyment sourced from or financed by the state revenue and expenditure budget, regional revenue and expenditure budget, and/or village revenue and expenditure budget; or e. Nature and/or enjoyment with certain types and/or limitations. 4. Reimbursement or compensation in kind and/or enjoyment received or obtained in connection with the work or service referred to is assessed under the following conditions: a. For reimbursement or compensation in kind, namely based on market value; and/or b. For reimbursement or compensation in the form of enjoyment, which is based on the amount of costs incurred or should have been issued by the giver. 5. The rate of income tax that is applied to taxable income for domestic corporate taxpayers and permanent establishments is: a. 22% (twenty two percent) applicable in the 2020 Fiscal Year and 2021 Fiscal Year; and b. 22% (twenty two percent) which will take effect in the 2022 Fiscal Year, in accordance with the provisions of Law Number 7 Year 2021 concerning Harmonization of Tax Regulations. 6. Domestic corporate taxpayers as referred to in number 5: a. In the form of a public company; b. With the total number of paid-up shares traded on the stock exchange in Indonesia of at least 40% (forty percent); and c. Fulfilling certain requirements, may obtain a rate of 3% (three percent) lower than the rate referred to in point 5 7. Certain requirements as referred to include: a. Shares as referred to in paragraph (1) letter b must be owned by at least 300 (three hundred) parties; b. Each party as referred to in letter a may only own shares of less than 5% (five percent) of the total issued and fully paid shares; c. The provisions as referred to in paragraph (1) letter b as well as in letters a and b must be fulfilled within a minimum period of 183 (one hundred and eighty three) calendar days within 1 (one) Tax Year; And d. Fulfillment of the requirements as referred to in paragraph (1) letter b as well as in humf a, letter b, and letter c shall be carried out by Public Company taxpayers by submitting a report to the Directorate General of Taxes.	

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				8. Ketentuan mengenai perlakuan perpajakan atas penggantian atau imbalan dalam bentuk natura dan/atau kenikmatan berlaku sebagai berikut: a. Bagi pemberi kerja atau pemberi penggantian atau imbalan dalam bentuk natura dan/atau kenikmatan yang menyelenggarakan pembukuan tahun buku 2022 dimulai sebelum tanggal 1 Januari 2022, mulai berlaku pada tanggal 1 Januari 2022; dan b. Bagi pemberi kerja atau pemberi penggantian atau imbalan dalam bentuk natura dan/atau kenikmatan yang menyelenggarakan pembukuan tahun buku 2022 dimulai tanggal 1 Januari 2022 atau setelahnya, mulai berlaku pada saat tahun buku 2022 dimaksud dimulai. 9. Ketentuan mengenai pemotongan Pajak Penghasilan bagi pemberi kerja atau pemberi penggantian atau imbalan dalam bentuk natura dan/atau kenikmatan dan pelaporan dalam surat pemberitahuan pajak penghasilan bagi penerima penggantian atau imbalan dalam bentuk natura dan/atau kenikmatan berlaku sebagai berikut: a. Kewajiban melakukan pemotongan pajak penghasilan sebagaimana dimaksud dalam pasal 30 bagi pemberi kerja atau pemberi penggantian atau imbalan dalam bentuk natura dan/atau kenikmatan mulai berlaku untuk penghasilan yang diterima atau diperoleh sejak tanggal 1 Januari 2023; dan b. Atas penghasilan dalam bentuk natura dan/atau kenikmatan yang diterima atau diperoleh sejak: 1) Tanggal 1 Januari 2022 sampai dengan tanggal 31 Desember 2022, dari pemberi kerja atau pemberi penggantian atau imbalan sebagaimana dimaksud pada huruf a; atau 2) Awal tahun buku 2022 sampai dengan tanggal 31 Desember 2022, dari pemberi kerja atau pemberi penggantian atau imbalan sebagaimana dimaksud pada ayat (1) huruf b, yang belum dilakukan pemotongan Pajak Penghasilan oleh pemberi kerja atau pemberi penggantian atau imbalan sebagaimana dimaksud dalam huruf a, atas Pajak Penghasilan yang terutang wajib dihitung dan dibayar sendiri serta dilaporkan oleh penerima dalam Surat Pemberitahuan Pajak Penghasilan Tahun Pajak 2022.	
4	Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Government Regulation in Lieu of Law Number 2 of 2022	30 Desember 2022 December 30, 2022	Cipta Kerja (Bagian Perbankan Syariah) Job Creation (Sharia Banking Section)	Maksimum kepemilikan Bank Umum Syariah oleh badan hukum asing ditentukan sesuai dengan ketentuan peraturan perundang-undangan di bidang penanaman modal.	
5	Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Government Regulation in Lieu of Law Number 2 of 2022	30 Desember 2022 December 30, 2022	Cipta Kerja (Bagian Ketenagakerjaan) Job Creation (Employment Section)	1. Perusahaan dapat menyerahkan sebagian pelaksanaan pekerjaan kepada Perusahaan lainnya melalui perjanjian alih daya yang dibuat secara tertulis. ketentuan lebih lanjut mengenai pelindungan pekerja/buruh yang dipekerjakan oleh perusahaan alih daya pada suatu perjanjian kerja tertentu dan perizinan berusaha perusahaan alih daya diatur dalam Peraturan Pemerintah. 2. Pengusaha yang mempekerjakan tenaga kerja penyandang disabilitas wajib memberikan perlindungan sesuai dengan jenis dan derajat kedisabilitasan. 3. Penetapan upah minimum kabupaten/kota sebagaimana dimaksud dilakukan dalam hal hasil penghitungan upah minimum kabupaten/kota lebih tinggi dari upah minimum provinsi. 4. Upah minimum sebagaimana dimaksud ditetapkan berdasarkan kondisi ekonomi dan ketenagakerjaan. 5. Kondisi ekonomi dan ketenagakerjaan menggunakan data yang bersumber dari lembaga yang berwenang di bidang statistik. 6. Struktur dan skala upah digunakan sebagai pedoman Pengusaha dalam menetapkan upah bagi pekerja/buruh yang memiliki masa kerja 1 (satu) tahun atau lebih.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	8. Provisions regarding the tax treatment of reimbursement or compensation in kind and/or enjoyment apply as follows: a. For employers or providers of reimbursement or compensation in kind and/or benefits who carry out bookkeeping for the 2022 financial year starting before January 1, 2022, it will take effect on January 1, 2022; And b. For employers or providers of reimbursement or compensation in the form of kind and/or benefits that carry out the bookkeeping for the 2022 financial year starting on January 1, 2022 or thereafter, it shall take effect when the said 2022 financial year begins. 9. Provisions regarding withholding income tax for employers or providers of reimbursement or compensation in kind and/or favors and reporting in income tax returns for recipients of reimbursement or compensation in kind and/or favors apply as follows: a. The obligation to withhold income tax as referred to in Article 30 for employers or providers of reimbursement or compensation in kind and/or benefits shall apply to income received or accrued from January 1, 2023; And b. For income in kind and/or enjoyment received or earned since: 1) January 1, 2022 to December 31, 2022, from employers or providers of reimbursement or compensation as referred to in letter a; or 2) Beginning of the 2022 financial year up to December 31, 2022, from employers or reimbursement or reward providers as referred to in paragraph (1) letter b, for which Income Tax deduction has not been made by the employer or reimbursement or compensation provider as referred to in letter a, on Income tax payable must be calculated and paid for and reported by the recipient in the income tax return for the 2022 tax year.	
	The maximum ownership of Islamic Commercial Banks by foreign legal entities is determined in accordance with the provisions of laws and regulations in the field of investment.	Bank sebagai pemegang saham yang merupakan entitas utama dari Lembaga Jasa Keuangan berbentuk Bank Umum Syariah perlu memperhatikan bahwa terdapat perubahan pengaturan mengenai maksimum kepemilikan Bank Umum Syariah oleh badan hukum/warga negara asing yang semula diatur dalam Peraturan Bank Indonesia, melalui Perpu ini diatur bahwa mengacu pada perundang-undangan di bidang Penanaman Modal. Banks as shareholders, the main entities of Financial Services Institutions in the form of Islamic Commercial Banks, needed to pay attention that there were changes in regulations regarding the maximum ownership of Islamic Commercial Banks by legal entities/foreign citizens which were originally regulated in Bank Indonesia Regulations, through this Perpu it was regulated that referred to legislation in the field of Investment.
	1. Companies can hand over part of the execution of work to other companies through an outsourcing agreement made in writing. Further provisions regarding the protection of workers/laborers employed by outsourcing companies in a certain work agreement and business permits for outsourcing companies are regulated in a Government Regulation. 2. Employers who employ workers with disabilities must provide protection according to the type and degree of disability. 3. The stipulation of the district/city minimum wage referred to is carried out in the event that the result of calculating the district/city minimum wage is higher than the provincial minimum wage. 4. The minimum wage referred to is determined based on economic and employment conditions. 5. Economic and employment conditions use data sourced from the competent authority in the field of statistics. 6. The wage structure and scale are used as a guideline for employers in determining wages for workers/laborers who have worked for 1 (one) year or more.	1. Dapat dilakukannya penyerahan pelaksanaan pekerjaan kepada perusahaan lainnya yang dilakukan melalui perjanjian alih daya yang dibuat secara tertulis. Ketentuan perlindungan pekerja alih daya diatur lebih lanjut melalui Peraturan Pemerintah. 2. Perlindungan bagi tenaga kerja penyandang disabilitas 3. Penetapan upah minimum kabupaten/kota 4. Penggunaan struktur dan skala upah sebagai pedoman pengusaha dalam menetapkan upah bagi pekerja/buruh yang memiliki masa kerja 1 (satu) tahun atau lebih. 1. It was done by handing over the execution of work to another company carried out through an outsourcing agreement made in writing. Provisions for the protection of outsourced workers were further regulated through Government Regulations. 2. Protection for workers with disabilities 3. Determination of district/city minimum wages 4. The use of the wage structure and scale as a guideline for employers in setting wages for workers/laborers who had worked for 1 (one) year or more.

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6	Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Government Regulation in Lieu of Law Number 2 of 2022	30 Desember 2022 December 30, 2022	Cipta Kerja (Bagian Sistem Jaminan Sosial) Job Creation (Social Security System Section)	Dalam rangka penguatan perlindungan kepada tenaga kerja dan meningkatkan peran dan kesejahteraan pekerja/buruh dalam mendukung ekosistem investasi, ketentuan ini mengubah, menghapus, atau menetapkan pengaturan baru beberapa ketentuan yang diatur dalam Undang-Undang Nomor 40 Tahun 2004 tentang Sistem Jaminan Sosial Nasional sebagai berikut: 1. Jenis program jaminan sosial meliputi: a. Jaminan Kesehatan; b. Jaminan Kecelakaan Kerja; c. Jaminan Hari Tua; d. Jaminan Pensiun; e. Jaminan Kematian; dan f. Jaminan Kehilangan Pekerjaan. 2. Pekerja/buruh yang mengalami pemutusan hubungan kerja berhak mendapatkan jaminan kehilangan pekerjaan. 3. Jaminan kehilangan pekerjaan diselenggarakan oleh Badan Penyelenggara Jaminan Sosial Ketenagakerjaan dan Pemerintah Pusat. 4. Ketentuan lebih lanjut mengenai tata cara penyelenggaraan jaminan kehilangan pekerjaan diatur dalam Peraturan Pemerintah. 5. Jaminan kehilangan pekerjaan diselenggarakan secara nasional berdasarkan prinsip asuransi sosial. 6. Jaminan kehilangan pekerjaan diselenggarakan untuk mempertahankan derajat kehidupan yang layak pada saat pekerja/buruh kehilangan pekerjaan.
7	Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Government Regulation in Lieu of Law Number 2 of 2022	30 Desember 2022 December 30, 2022	Cipta Kerja (Bagian Badan Penyelenggara Jaminan Sosial) Job Creation (Social Security Administrative Agency Section)	BPJS Ketenagakerjaan menyelenggarakan program: 1. Jaminan kecelakaan kerja; 2. Jaminan hari tua; 3. Jaminan pensiun; 4. Jaminan kematian; dan 5. Jaminan kehilangan pekerjaan.
8	Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Government Regulation in Lieu of Law Number 2 of 2022	30 Desember 2022 December 30, 2022	Cipta Kerja (Bagian Merek) Job Creation (Brand Section)	1. Merek tidak dapat didaftar jika mengandung bentuk yang bersifat fungsional. 2. Dalam hal terdapat keberatan/sanggahan terhadap permohonan merek dalam 30 (tiga puluh) hari sejak tanggal berakhirnya batas waktu penyampaian sanggahan, dilakukan pemeriksaan substantif terhadap permohonan yang diselesaikan dalam jangka waktu paling lama 90 (sembilan puluh) hari.
9	Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Government Regulation in Lieu of Law Number 2 of 2022	30 Desember 2022 December 30, 2022	Cipta Kerja (Bagian Perseroan Terbatas) Job Creation (Limited Liability Company Section)	1. Besaran modal dasar Perseroan ditentukan berdasarkan keputusan pendiri Perseroan. 2. Ketentuan mengenai biaya Perseroan sebagai badan hukum diatur sesuai dengan ketentuan peraturan perundang-undangan di bidang penerimaan negara bukan pajak.
10	Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Government Regulation in Lieu of Law Number 2 of 2022	30 Desember 2022 December 30, 2022	Cipta Kerja (Bagian Harmonisasi Peraturan Perpajakan) Job Creation (Tax Regulation Harmonization Section)	1. Pembayaran atau penyetoran pajak yang dilakukan setelah tanggal jatuh tempo pembayaran atau penyetoran pajak, dikenai sanksi administratif berupa bunga sebesar tarif bunga per bulan yang ditetapkan oleh Menteri Keuangan yang dihitung sejak berakhimya tanggal jatuh tempo pembayaran sampai dengan tanggal pembayaran, dan dikenakan paling lama 24 (dua puluh empat) bulan serta bagian dari bulan dihitung penuh 1 (satu) bulan. 2. Atas pembayaran atau penyetoran pajak yang dilakukan setelah tanggal jatuh tempo penyampaian surat pemberitahuan tahunan, dikenai sanksi administratif berupa bunga sebesar tarif bunga per bulan yang ditetapkan oleh Menteri Keuangan yang dihitung sejak berakhirnya batas waktu penyampaian surat pemberitahuan tahunan sampai dengan tanggal pembayaran, dan dikenakan paling lama 24 (dua puluh empat) bulan serta bagian dari bulan dihitung penuh I (satu) bulan. 3. Tarif bunga per bulan yang ditetapkan oleh Menteri Keuangan sebagaimana dimaksud dihitung berdasarkan suku bunga acuan ditambah 5% (lima persen) dan dibagi 12 (dua belas) yang berlaku pada tanggal dimulainya penghitungan sanksi.

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	In order to strengthen protection for workers and increase the role and welfare of workers/labourers in supporting the investment ecosystem, this provision changes, deletes, or stipulates new arrangements for several provisions stipulated in Law Number 40 of 2004 concerning the National Social Security System as follows: 1. Types of social security programs include: a. health insurance; b. accident insurance; c. pension plan; d. pension guarantee; e. life insurance; and f. job loss insurance. 2. Workers/laborers who experience termination of employment are entitled to job loss insurance. 3. Job loss insurance is administered by the Employment Social Security administering agency and the Central Government. 4. Further provisions regarding the procedure for administering a job loss guarantee are regulated in a Government Regulation. 5. Job loss insurance is implemented nationally based on Social Insurance principles. 6. Job loss guarantees are held to maintain a decent standard of living when workers/laborers lose their jobs.	1. Terdapat penambahan jenis program jaminan sosial yaitu jaminan kehilangan pekerjaan 2. Merupakan jaminan yang menjadi tanggungan Pemerintah Pusat dalam hal pekerja mengalami pemutusan hubungan kerja. Bank agar memperhatikan ketentuan lebih lanjut mengenai tata cara penyelenggaraan sebagai antisipasi dalam hal terdapat Langkah yang perlu ditempuh oleh Bank sebagai pemberi kerja dalam pengimplementasian jaminan dimaksud. 1. There was an additional type of social security program, namely job loss insurance 2. It was a guarantee that was the responsibility of the Central Government in the event that workers experienced termination of employment. Banks had to pay attention to further provisions regarding procedures for implementation as anticipation in the event that there were steps that needed to be taken by the Bank as an employer in implementing the said guarantee.
	BPJS Employment organizes the following programs: 1. Accident insurance; 2. Pension plan; 3. Pension guarantee; 4. Life insurance; and 5. Job loss guarantee.	Terdapat tambahan program jaminan BPJS Ketenagakerjaan yaitu jaminan kehilangan pekerjaan. There was an additional BPJS Employment guarantee program, namely job loss insurance.
	1. Trademarks cannot be registered if they contain functional forms. 2. In the event that there are objections/disputes against the trademark application within 30 (thirty) days from the expiration date of the objection submission deadline, a substantive examination of the application shall be conducted which shall be completed within a maximum period of 90 (ninety) days.	1. Merupakan tambahan kriteria yang menyebabkan tidak dapat didaftarkannya merek. 2. Terdapat perubahan jangka waktu pemeriksaan substantif. Merupakan acuan yang perlu diantisipasi oleh Bank dalam melakukan pendaftaran merek. 1. It was an additional criterion that caused the trademark could not be registered. 2. There was a change in the substantive examination period. It was a reference that needed to be anticipated by the Bank in registering a mark.
	1. The amount of authorized capital of the Company is determined based on the decision of the founder of the Company. 2. Provisions regarding the costs of the Company as a legal entity are regulated in accordance with the provisions of laws and regulations in the field of non-tax state revenue.	1. Terdapat perubahan mengenai besaran minimal Modal Dasar Perseroan. 2. Penyesuaian atas ketentuan biaya perseroan sebagai badan hukum. 1. There was a change regarding the minimum amount of Authorized Capital of the Company. 2. Adjustments to the provisions on company costs as a legal entity.
	1. Payment or deposit of tax made after the due date of payment or deposit of tax, is subject to administrative sanctions in the form of interest at the monthly interest rate stipulated by the Minister of Finance which is calculated from the due date of payment until the date of payment, and is subject to a maximum of 24 (two twenty four) months and part of the month is calculated as a full 1 (one) month. 2. Payment or deposit of tax made after the due date for submission of annual notification letters, is subject to administrative sanctions in the form of interest at the rate of interest per month stipulated by the Minister of Finance which is calculated from the expiration of the deadline for submission of annual tax returns to the date of payment, and is subject to a maximum 24 (twenty four) months and part of the month is counted as full 1 (one) month. 3. The interest rate per month stipulated by the Minister of Finance as referred to is calculated based on the reference interest rate plus 5% (five percent) and divided by 12 (twelve) which applies on the date the penalty calculation starts.	Terdapat dampak dari ketentuan ini antara lain: 1. Perubahan sanksi atas keterlambatan penyetoran pajak. Bank agar mengantisipasi periode penyetoran pajak agar tidak melampaui batas waktu yang berpotensi dijatuhkannya sanksi. 2. Perubahan besaran dasar perhitungan tarif bunga per bulan atas pengembalian kelebihan pajak 3. Bank sebagai wajib pajak agar memperhatikan ketentuan tambahan pemberlakuan sanksi tersebut. There were impacts of this provision, including: 1. Changes in sanctions for late tax payments. Banks should anticipate the tax deposit period so as not to exceed the time limit that had the potential to be imposed with sanctions. 2. Changes in the basic amount for calculating interest rates per month for refunds of excess taxes 3. Banks as taxpayers had to pay attention to the additional provisions for the imposition of sanctions.

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				4. Tarif bunga per bulan pengembalian kelebihan pajak yang ditetapkan oleh Menteri Keuangan dihitung berdasarkan suku bunga acuan dibagi 12 (dua belas) yang berlaku pada tanggal dimulainya penghitungan imbalan bunga. 5. Setiap orang yang karena kealpaannya tidak menyampaikan Surat Pemberitahuan atau menyampaikan surat pemberitahuan, tetapi isinya tidak benar atau tidak lengkap, atau melampirkan keterangan yang isinya tidak benar, sehingga dapat menimbulkan kerugian pada pendapatan negara dipidana denda paling sedikit 1 (satu) kali jumlah pajak terutang yang tidak atau kurang dibayar dan paling banyak 2 (dua) kali jumlah pajak terutang yang tidak atau kurang dibayar, atau dipidana kurungan paling singkat 3 (tiga) bulan atau paling lama 1 (satu) tahun	
11	Peraturan Otoritas Jasa Keuangan Nomor 6/ POJK.07/2022 Financial Services Authority Regulation Number 6/ POJK.07/2022	18 April 2022 April 18, 2022	Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan Consumer and Public Protection in the Financial Services Sector	1. Pendekatan pengaturan pada siklus hidup produk dan/atau layanan (*product life cycle*). Dengan pendekatan ini, PUJK semakin mengoptimalkan upaya perlindungan konsumen dan masyarakat sejak desain produk dan/atau layanan hingga penanganan dan penyelesaian sengketa. 2. Penyesuaian prinsip perlindungan konsumen dan masyarakat. Salah satunya penambahan prinsip "edukasi yang memadai" dalam rangka mendorong PUJK untuk berperan aktif melakukan edukasi atau meningkatkan literasi keuangan sehingga meningkatkan kemampuan konsumen dan masyarakat dalam mengambil keputusan dan pengelolaan keuangan untuk mencapai kesejahteraan keuangan. 3. Penguatan penerapan prinsip keterbukaan dan transparansi informasi melalui pengaturan bentuk, tata cara dan pengecualian penyampaian ringkasan informasi produk dan/atau layanan. 4. Penguatan dukungan terhadap konsumen dan/atau masyarakat disabilitas dan lanjut usia, peningkatan upaya perlindungan data/informasi konsumen. 5. Kewajiban untuk memberikan waktu yang cukup bagi konsumen untuk memahami perjanjian sebelum ditandatangani atau masa jeda setelah penandatanganan perjanjian terhadap produk dan/layanan yang memiliki jangka waktu yang panjang dan/atau bersifat kompleks. 6. Kewajiban rekaman apabila penawaran produk dan/atau layanan dilakukan melalui sarana komunikasi pribadi dengan suara dan/atau video. 7. Penegasan kewenangan OJK dalam melakukan perlindungan konsumen termasuk pengawasan *market conduct* sebagai wujud implementasi pasal 28 sampai dengan 30 Undang-Undang OJK. 8. Kewajiban pembentukan unit atau fungsi perlindungan konsumen dan masyarakat.	
12	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 11/ POJK.03/2022 Republic of Indonesia Financial Services Authority Regulation Number 11/ POJK.03/2022	7 Juli 2022 July 7, 2022	Penyelenggaraan Teknologi Informasi Oleh Bank Umum. Implementation of Information Technology by Commercial Banks.	1. Bank wajib menerapkan tata kelola Teknologi Informasi (TI) yang baik dalam penyelenggaraan TI dengan pertimbangan faktor paling sedikit : a. Strategi dan tujuan bisnis bank; b. Ukuran dan kompleksitas bisnis bank; c. Peran TI bagi bank; d. Metode pengadaan sumber daya TI; e. Risiko dan permasalahan terkait TI; f. Praktik atau standar yang berlakusecara nasional maupun internasional; dan g. ketentuan peraturan perundang-undangan 2. Dalam menerapkan tata kelola sebagaimana dimaksud Bank melakukan kegiatan paling sedikit: a. Evaluasi atas pilihan strategi, pengarahan atas strategi penyelenggaraan TI, dan pemantauan pencapaian strategi; b. Penyelarasan, perencanaan, dan pengorganisasian seluruh unit, strategi, dan kegiatan yang mendukung penyelenggaraan TI; c. Pendefinisian, akuisisi, dan implementasi atas solusi TI serta integrasinya dalam proses bisnis bank; d. Penyediaan dukungan operasional layanan TI kepada pemangku kepentingan; dan e. Pemantauan kinerja dan kesesuaian penyelenggaraan TI dengan target kinerja intern, pengendalian intern, dan ketentuan peraturan perundang-undangan 3. Dalam menerapkan tata kelola TI, Bank wajib melakukan pemetaan, perencanaan, dan/atau penetapan atas aspek paling sedikit: a. Proses bisnis; b. Struktur organisasi; c. Kebijakan, standar, dan prosedur; d. Kebutuhan dan alur informasi pendukung proses bisnis; e. Sumber daya manusia pendukung; f. Budaya TI; dan g. Infrastruktur dan aplikasi. 4. Bank memastikan terciptanya sinergi pada seluruh aspek sebagaimana dimaksud pada angka 3 (tiga). 5. Bank wajib menerapkan kebijakan, standar, dan prosedur secara konsisten dan berkesinambungan dan wajib melakukan kaji ulang dan penginian kebijakan, standar, dan prosedur sebagaimana dimaksud	

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	4. The interest rate per month for the return of excess tax stipulated by the Minister of Finance is calculated based on the reference rate divided by 12 (twelve) that applies on the date the calculation of the interest fee begins. 5. Everyone who because of his negligence does not submit a Tax Return or submits a Tax Return, but the contents are incorrect or incomplete, or attaches information whose contents are incorrect, so that it can cause losses to state revenues, shall be punished with a fine of at least 1 (one) times the amount of tax payable unpaid or underpaid and a maximum of 2 (two) times the amount of tax payable that is not or underpaid, or is subject to imprisonment for a minimum of 3 (three) months or a maximum of 1 (one) year	
	1. Regulatory approach to the product and/or service life cycle. With this approach, PUJK is increasingly optimizing efforts to protect consumers and society from product and/or service design to handling and resolving disputes. 2. Adjustment of consumer and public protection principles. One of them is the addition of the principle of "adequate education" in order to encourage FSI to play an active role in educating or increasing financial literacy so as to increase the ability of consumers and the public to make decisions and manage finances to achieve financial prosperity. 3. Strengthening the application of the principle of information disclosure and transparency through setting forms, procedures and exceptions for submitting a summary of information on products and/or services. 4. Strengthening support for consumers and/or people with disabilities and the elderly, increasing efforts to protect consumer data/information. 5. The obligation to provide sufficient time for consumers to understand the agreement before signing or a pause after signing the agreement for products and/services that have a long term and/or are complex in nature. 6. Obligation to record if product and/or service offerings are made through personal means of communication by voice and/or video. 7. Affirmation of FSA authority in carrying out consumer protection including monitoring market conduct as a form of implementation of articles 28 to 30 of the FSA Law. 8. Obligation to establish consumer and public protection units or functions.	PUJK harus memenuhi prinsip-prinsip perlindungan konsumen dan masyarakat yaitu edukasi yang memadai, keterbukaan dan transparansi informasi, perlakuan yang adil dan perilaku bisnis yang bertanggung jawab, perlindungan aset, privasi, dan data Konsumen, serta penanganan pengaduan dan penyelesaian sengketa yang efektif dan efisien. Pemenuhan prinsip-prinsip tersebut dilakukan dalam kegiatan desain, penyediaan dan penyampaian informasi, pemasaran, penyusunan perjanjian, pemberian layanan atas penggunaan produk dan/atau layanan, serta penanganan dan penyelesaian pengaduan dan sengketa Konsumen. Untuk mendukung hal tersebut, OJK melakukan transformasi pengaturan yang diharapkan dapat lebih memperkuat perlindungan konsumen melalui penerbitan Peraturan Otoritas Jasa Keuangan (POJK) tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. PUJKs had to comply with the principles of consumer and public protection, namely adequate education, information disclosure and transparency, fair treatment and responsible business behavior, protection of consumer assets, privacy and data, as well as effective and efficient handling of complaints and dispute resolution. Fulfillment of these principles was carried out in design activities, providing and delivering information, marketing, drafting agreements, providing services for the use of products and/or services, as well as handling and resolving consumer complaints and disputes. To support this, FSA carried out a regulatory transformation expected to further strengthen consumer protection through the issuance of the Financial Services Authority Regulation (POJK) concerning Consumer and Public Protection in the Financial Services Sector.
	1. Banks are required to apply good Information Technology (IT) governance in the implementation of IT with consideration of the following factors: a. Bank business strategy and objectives; b. The size and complexity of the bank's business; c. The role of IT for banks; d. IT resource procurement methods; e. IT-related risks and issues; f. Practices or standards that apply nationally or internationally; And g. the provisions of the legislation 2. In implementing governance as intended, the Bank carries out activities at least: a. Evaluation of strategic options, direction of IT implementation strategy, and monitoring of strategy achievement; b. Alignment, planning and organization of all units, strategies and activities that support the implementation of IT; c. Defining, acquiring and implementing IT solutions and their integration into bank business processes; d. Provision of IT service operational support to stakeholders; and e. Monitoring the performance and suitability of IT implementation with internal performance targets, internal controls, and statutory provisions 3. In implementing IT governance, Banks are required to map, plan, and/or determine aspects of at least: a. Business process; b. Organizational structure; c. Policies, standards and procedures; d. Needs and flow of information supporting business processes; e. Supporting human resources; f. IT culture; and g. Infrastructure and applications. 4. The Bank ensures the creation of synergy in all aspects as referred to in number 3 (three). 5. Banks are required to implement policies, standards and procedures consistently and continuously and are required to review and update the policies, standards and procedures as referred to	1. Kewajiban Bank untuk melakukan peningkatan layanan kepada masyarakat melalui transformasi digital. Transformasi digital tidak lepas dari penyelenggaraan TI, sementara itu penyelenggaraan TI berpotensi meningkatkan eksposur risiko bank, termasuk risiko terkait keamanan siber. Untuk itu, bank perlu meningkatkan kematangan dalam penyelenggaraan TI melalui penerapan tata kelola TI yang baik, sehingga penyelenggaraan TI mampu memberikan nilai tambah dalam mendukung tujuan bisnis bank secara optimal. 2. Dengan diterbitkannya POJK ini, terdapat penambahan atas muatan dalam laporan kondisi terkini penyelenggaraan TI yang sebelumnya dikenal sebagai laporan kondisi terkini penggunaan TI, antara lain: a. Hasil penilaian sendiri atas tingkat maturitas keamanan siber; b. Hasil pengujian keamanan siber berdasarkan analisis kerentanan; dan hasil penilaian sendiri atas tingkat maturitas digital bank. 1. The Bank's obligation to improve services to the community through digital transformation. Digital transformation cannot be separated from IT implementation, meanwhile IT implementation has the potential to increase bank risk exposure, including risks related to cyber security. For this reason, banks needed to increase maturity in implementing IT through the implementation of good IT governance, so that IT operations were able to provide added value in optimally supporting the bank's business objectives. 2. With the issuance of this POJK, there was an addition to the content in the report on the current condition of IT implementation, which was previously known as the report on the current condition of IT usage, including: a. Self-assessment results on cyber security maturity level; b. Cybersecurity testing results based on vulnerability analysis; and results of self-assessment of the bank's digital maturity level.

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				6. Bank wajib menetapkan wewenang dan tanggung jawab yang jelas dari Direksi, Dewan Komisaris, dan pejabat pada setiap jenjang jabatan yang terkait denganpenerapan tata kelola TI. 7. Bank wajib memiliki komite pengarah TI 8. Bank wajib memiliki satuan kerja penyelenggara TI yang bertanggung jawab atas pengelolaan TI paling sedikit berupa aktivitas: a. Perencanaan; b. Penyusunan atau pengembangan; c. Pengoperasian; dan d. Pemantauan, atas kegiatan penyelenggaraan TI. 9. Bank wajib memiliki arsitektur TI yang disusun secara komprehensif meliputi proses : a. Perencanaan; b. Desain; c. Implementasi; dan d. Kontrol 10. Bank wajib memiliki rencana strategis TI yang mendukung rencana korporasi Bank yang disusun untuk penyelenggaraan TI dalam jangka panjang sesuai periode rencana korporasi Bank. Selain itu juga Bank wajib menyampaikan rencana strategis TI sebagaimana dimaksud kepada Otoritas Jasa Keuangan paling lambat pada akhir bulan November tahun sebelum periode awal rencana strategis TI dimulai. 11. Bank wajib menerapkan manajemen risiko secara efektif dalam penyelenggaraan TI dan harus dilakukan secara terintegrasi dalam setiap tahapan penyelenggaraan TI. 12. Bank wajib memastikan kecukupan sistem informasi manajemen risiko dalam penyelenggaraan TI. 13. Bank wajib memastikan jaringan komunikasi yang disediakan oleh Bank telah memenuhi prinsip kerahasiaan, integritas, dan ketersediaan. 14. Bank juga wajib memiliki rencana pemulihan bencana serta melakukan uji coba dan kaji ulang atas rencana pemulihan bencana dimaksud paling sedikit 1 (satu) kali dalam 1 (satu) tahun. 15. Kewajiban Bank terkait dengan, ketahanan dan keamanan siber untuk: a. Menjaga ketahanan siber dengan melakukan proses: 1) Identifikasi aset, ancaman, dan kerentanan; 2) Pelindungan aset; 3) Deteksi insiden siber; dan 4) penanggulangan pemulihan insiden siber, yang didukung dengan sistem informasi ketahanan siber yang memadai; b. Melakukan penilaian sendiri atas tingkat maturitas keamanan siber secara tahunan untuk posisi akhir bulan Desember; c. Melakukan pengujian keamanan siber; dan d. Membentuk unit atau fungsi yang bertugas menangani ketahanan dan keamanan siber Bank. 16. Bank yang menggunakan pihak penyedia jasa TI dalam penyelenggaraan TI. Bank wajib memiliki kebijakan dan prosedur dalam penggunaan pihak penyedia jasa TI yang paling sedikit memuat: a. Proses identifikasi kebutuhan penggunaan pihak penyedia jasa TI; b. Proses pemilihan pihak penyedia jasa TI; c. Tata cara melakukan hubungan kerja sama dengan pihak penyedia jasa TI; d. Proses manajemen risiko penggunaan pihak penyedia jasa TI; dan e. Tata cara penilaian kinerja dan kepatuhan pihak penyedia jasa TI. 17. Bank wajib penempatan sistem elektronik pada pusat data dan pusat pemulihan bencana di wilayah Indonesia serta pemrosesan transaksi berbasis TI di wilayah Indonesia. Bank dapat menempatkan sistem elektronik pada pusat data dan/atau pusat pemulihan bencana di luar wilayah Indonesia serta pemrosesan transaksi berbasis TI di luar wilayah Indonesia berdasarkan kriteria dan persyaratan tertentu dengan terlebih dahulu memperoleh izin dari OJK. 18. Bank wajib mengelola data secara efektif dalam pemrosesan data Bank untuk mendukung pencapaian tujuan bisnis Bank dengan memperhatikan paling sedikit: a. Kepemilikan dan kepengurusan data; b. Kualitas data; c. Sistem pengelolaan data; dan d. Sumber daya pendukung pengelolaan data; 19. Dalam menerapkan pelindungan data pribadi pada kegiatan pertukaran data, Bank wajib menetapkan paling sedikit: a. Klasifikasi data yang merupakan data pribadi; b. Hak dan kewajiban para pihak yang terlibat dalam pertukaran data pribadi; c. Perjanjian pertukaran data pribadi; d. Sarana pertukaran data pribadi; dan e. Keamanan data pribadi.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	6. Banks are required to establish clear authorities and responsibilities of the Board of Directors, Board of Commissioners and officers at every position level related to the implementation of IT governance. 7. Banks are required to have an IT steering committee 8. Banks are required to have an IT implementing work unit that is responsible for managing IT at least in the form of activities: a. Planning; b. Compilation or development; c. Operation; and d. Monitoring, on IT implementation activities. 9. Banks are required to have an IT architecture compiled in a comprehensive manner covering the following processes: a. Planning; b. Design; c. Implementation; and d. Control 10. Banks are required to have an IT strategic plan that supports the Bank's corporate plan which is prepared for the implementation of IT in the long term according to the period of the Bank's corporate plan. In addition, the Bank is also required to submit the IT strategic plan as referred to to the Financial Services Authority no later than the end of November of the year before the initial period of the IT strategic plan begins. 11. Banks are required to implement effective risk management in the implementation of IT and must be carried out in an integrated manner in every stage of IT implementation. 12. Banks are required to ensure the adequacy of the risk management information system in implementing IT. 13. Banks are required to ensure that the communication network provided by the Bank meets the principles of confidentiality, integrity and availability. 14. Banks are also required to have a disaster recovery plan and conduct trials and reviews of the said disaster recovery plan at least 1 (one) time in 1 (one) year. 15. The Bank's obligations related to, resilience and cybersecurity for: a. Maintaining cyber resilience by carrying out the process: 1) Identify assets, threats and vulnerabilities; 2) asset protection; 3) Cyber incident detection; And 4) response to cyber incident recovery, which is supported by an adequate cyber defense information system; b. Carry out self-assessment of the level of cyber security maturity on an annual basis for the end of December position; c. Perform cybersecurity testing; and d. Establish a unit or function tasked with handling the Bank's cyber resilience and security. 16. Banks that use IT service providers in implementing IT. Banks are required to have policies and procedures for the use of IT service providers which at least contain: a. The process of identifying the needs of the use of IT service providers; b. The process of selecting the IT service provider; c. Procedures for conducting cooperative relationships with IT service providers; d. The risk management process for the use of IT service providers; and e. Procedures for assessing the performance and compliance of IT service providers. 17. Banks are required to place electronic systems in data centers and disaster recovery centers in the territory of Indonesia as well as IT-based transaction processing in the territory of Indonesia. Banks can place electronic systems in data centers and/or disaster recovery centers outside the territory of Indonesia and process IT-based transactions outside the territory of Indonesia based on certain criteria and requirements by first obtaining a permit from the OJK. 18. Banks are required to manage data effectively in processing Bank data to support the achievement of Bank business objectives by paying attention to at least: a. Ownership and management of data; b. Data quality; c. Data management system; and d. Data management support resources; 19. In implementing personal data protection in data exchange activities, Banks are required to stipulate at least: a. Classification of data which is personal data; b. The rights and obligations of the parties involved in the exchange of personal data; c. Personal data exchange agreement; d. Means of exchanging personal data; And e. Personal data security.	

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				20. Bank hanya dapat menyediakan jasa TI kepada lembaga jasa keuangan lain yang diawasi oleh OJK dan/atau lembaga jasa keuangan lain di luar wilayah Indonesia yang diawasi oleh otoritas pengawas dan pengatur lembaga jasa keuangan setempat. 21. Bank wajib memperoleh izin atas rencana penyediaan jasa TI. Penyediaan jasa TI berupa aplikasi kepada lembaga jasa keuangan selain bank dapat dilakukan sepanjang lembaga jasa keuangan dimaksud berada dalam satu grup atau kelompok dengan Bank dan penggunaan aplikasi ditujukan untuk mendukung kegiatan operasional yang umum. 22. Bank wajib melaksanakan sistem pengendalian intern secara efektif dalam penyelenggaraan TI paling sedikit mencakup: a. Pengawasan oleh manajemen dan penerapan budaya pengendalian; b. Identifikasi dan penilaian risiko; c. Kegiatan pengendalian dan pemisahan fungsi; d. Dukungan sistem informasi, sistem akuntansi, dan Sistem komunikasi; dan e. Kegiatan pemantauan dan tindakan koreksi penyimpangan, yang dilakukan oleh satuan kerja operasional, satuan kerja audit intern, maupun pihak lain. 23. Bank melaksanakan fungsi audit intern TI yang efektif dan menyeluruh dengan memastikan ketersediaan jejak audit atas seluruh kegiatanpenyelenggaraan TI untuk keperluan pengawasan, penegakan hukum, penyelesaian sengketa, verifikasi, pengujian, dan pemeriksaan lain. 24. Bank wajib melaksanakan audit intern terhadap penyelenggaraan TI sesuai kebutuhan, prioritas, dan hasil analisis risiko atas penyelenggaraan TI, paling sedikit 1 (satu) kali dalam 1 (satu) tahun dan 25. Bank wajib memiliki pedoman audit intern atas penyelenggaraan TI dan melakukan kaji ulang terhadap fungsi audit intern paling sedikit 1 (satu) kali dalam 3 (tiga) tahun dengan menggunakan jasa pihak ekstern yang independen. 26. Kewajiban pelaporan Bank antara lain: a. Rencana pengembangan TI; b. Laporan kondisi terkini penyelenggaraan TI; c. Notifikasi awal dan laporan insiden TI; dan d. Laporan realisasi penyelenggaraan TI Bank. Penyampaian laporan dilakukan secara daring dengan memanfaatkan sistem elektronik milik OJK. 27. Kewajiban Bank dalam penilaian tingkat maturitas *digital* bank untuk: a. Melakukan penilaian sendiri atas tingkat maturitas digital Bank paling sedikit 1 (satu) kali dalam 1 (satu) tahun; dan b. Menyampaikan laporan hasil penilaian sendiri atas tingkat maturitas digital Bank kepada OJK. 28. Kewajiban Bank untuk melakukan penyesuaian terhadap : a. Kebijakan, standar, dan prosedur dalam penyelenggaraan TI, serta pedoman manajemen risiko penyelenggaraan TI; b. Perjanjian penggunaan pihak jasa TI; dan/atau c. Rencana strategis TI, sesuai dengan POJK ini. 29. Bank melaksanakan ketentuan terkait: a. Penilaian tingkat maturitas keamanan siber; b. Pengujian keamanan siber; dan c. Penilaian sendiri atas tingkat maturitas *digital* Bank, untuk pertama kali setelah ditetapkan oleh OJK.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	20. Banks can only provide IT services to other financial service institutions supervised by FSA and/or other financial service institutions outside the territory of Indonesia which are supervised by the supervisory and regulatory authorities of local financial service institutions. 21. Banks are required to obtain licenses for plans to provide IT services. The provision of IT services in the form of applications to financial service institutions other than banks can be carried out as long as the said financial service institutions are in the same group or groups with the Bank and the use of the application is intended to support general operational activities. 22. Banks are required to implement an effective internal control system in implementing IT at least including: a. Oversight by management and implementation of a culture of control; b. Identification and risk assessment; c. Control activities and segregation of functions; d. Support for information systems, accounting systems, and communication systems; And e. Monitoring activities and corrective actions for deviations, carried out by operational work units, internal audit work units, and other parties. 23. The Bank carries out an effective and comprehensive IT internal audit function by ensuring the availability of audit trails of all IT implementation activities for the purposes of supervision, law enforcement, dispute resolution, verification, testing and other examinations. 24. Banks are required to carry out internal audits of IT implementation in accordance with the needs, priorities and results of risk analysis of IT implementation, at least 1 (one) time in 1 (one) year and 25. Banks are required to have internal audit guidelines for IT implementation and review the internal audit function at least 1 (one) time in 3 (three) years using the services of an independent external party. 26. The Bank's reporting obligations include: a. IT development plan; b. Report on the latest condition of IT implementation; c. Early notification and IT incident reports; and d. Report on realization of Bank IT implementation. Submission of reports is carried out online by utilizing OJK's electronic system. 27. Bank obligations in assessing the bank's digital maturity level for: a. Conduct self-assessment of the Bank's digital maturity level at least 1 (one) time in 1 (one) year; and b. Submit a report on the results of self-assessment of the Bank's digital maturity level to OJK. 28. Bank's obligation to make adjustments to: a. Policies, standards and procedures in IT implementation, as well as IT implementation risk management guidelines; b. Agreement on the use of IT service parties; and/or c. IT strategic plan, in accordance with this POJK. 29. The Bank implements related provisions: a. Cyber security maturity level assessment; b. Cyber security testing; And c. Self-assessment of the Bank's digital maturity level, for the first time after being determined by OJK.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
13	Peraturan Otoritas Jasa Keuangan Nomor 14/ POJK.04/2022 Financial Services Authority Regulation Number 14/ POJK.04/2022	22 Agustus 2022 August 22, 2022	Penyampaian Laporan Keuangan Berkala Emiten Atau Perusahaan Publik Submission of Periodic Financial Reports of Issuers or Public Companies	1. Laporan keuangan berkala adalah laporan keuangan yang disampaikan oleh emiten atau perusahaan publik secara berkala kepada Otoritas Jasa Keuangan 2. Emiten atau perusahaan publik yang pernyataan pendaftarannya telah menjadi efektif wajib menyampaikan laporan keuangan berkala kepada Otoritas Jasa Keuangan dan mengumumkan laporan keuangan berkala kepada masyarakat. 3. Penyampaian laporan keuangan berkala wajib dilakukan melalui sistem pelaporan elektronik Otoritas Jasa Keuangan. 4. Laporan keuangan berkala meliputi: a. Laporan keuangan tahunan; dan b. Laporan keuangan tengah tahunan. 5. Laporan keuangan berkala harus terdiri atas: a. Laporan posisi keuangan; b. Laporan laba rugi dan penghasilan komprehensif lain; c. Laporan perubahan ekuitas; d. Laporan arus kas; dan e. Catatan atas laporan keuangan. 6. Laporan keuangan berkala yang disampaikan kepada Otoritas Jasa Keuangan wajib memuat informasi yang sama dengan laporan keuangan berkala yang diumumkan kepada masyarakat. 7. Laporan keuangan tahunan sebagaimana dimaksud pada angka 4 huruf a wajib disampaikan kepada Otoritas Jasa Keuangan dan diumumkan kepada masyarakat paling lambat pada akhir bulan ketiga setelah tanggal laporan keuangan tahunan. 8. Dalam hal Emiten atau Perusahaan Publik menyampaikan laporan tahunan sebagaimana dimaksud dalam peraturan Otoritas Jasa Keuangan mengenai laporan tahunan Emiten atau Perusahaan Publik sebelum batas waktu penyampaian laporan keuangan tahunan sebagaimana dimaksud pada angka 7, Emiten atau Perusahaan Publik wajib menyampaikan laporan keuangan tahunan bersamaan dengan penyampaian laporan tahunan tersebut. 9. Laporan keuangan tengah tahunan sebagaimana dimaksud pada angka 4 huruf b wajib disampaikan kepada Otoritas Jasa Keuangan dan diumumkan kepada masyarakat paling lambat: a. Pada akhir bulan pertama setelah tanggal laporan keuangan tengah tahunan, jika tidak disertai laporan akuntan publik dalam rangka audit; b. Pada akhir bulan kedua setelah tanggal laporan keuangan tengah tahunan, jika disertai laporan akuntan publik dalam rangka reviu; dan c. Pada akhir bulan ketiga setelah tanggal laporan keuangan tengah tahunan, jika disertai laporan akuntan publik dalam rangka audit. 10. Apabila Laporan Keuangan Berkala telah diotorisasi oleh manajemen sebelum batas waktu penyampaian sebagaimana dimaksud pada angka 7 dan angka 9, Emiten atau Perusahaan Publik wajib menyampaikan kepada Otoritas Jasa Keuangan dan mengumumkan kepada masyarakat Laporan Keuangan Berkala tersebut paling lama 2 (dua) hari kerja setelah tanggal otorisasi. 11. Apabila batas waktu penyampaian Laporan Keuangan Berkala kepada Otoritas Jasa Keuangan dan pengumuman kepada masyarakat sebagaimana dimaksud pada angka 7 dan angka 9 jatuh pada hari libur, laporan keuangan berkala wajib disampaikan kepada Otoritas Jasa Keuangan dan diumumkan kepada masyarakat paling lama pada hari kerja berikutnya. 12. Emiten atau Perusahaan Publik yang belum menyampaikan atau mengumumkan laporan keuangan tahunan dan laporan keuangan tengah tahunan dalam batas waktu sebagaimana dimaksud pada angka 7 dan angka 9, dinyatakan tidak menyampaikan atau mengumumkan laporan keuangan tahunan dan laporan keuangan tengah tahunan apabila: a. Laporan keuangan tahunan tidak disampaikan atau diumumkan paling lama 6 (enam) bulan setelah batas akhir kewajiban penyampaian atau pengumuman laporan keuangan tahunan; atau b. Laporan keuangan tengah tahunan tidak disampaikan atau diumumkan paling lama 3 (tiga) bulan setelah batas akhir kewajiban penyampaian atau pengumuman laporan keuangan tengah tahunan. 13. Emiten atau perusahaan publik wajib menyusun dan menyajikan laporan keuangan berkala sesuai dengan ketentuan peraturan perundang-undangan di bidang pasar modal mengenai penyajian dan pengungkapan laporan keuangan emiten atau perusahaan publik. 14. Kewajiban menyusun dan menyajikan laporan keuangan berkala sesuai dengan ketentuan peraturan perundangundangan di bidang pasar modal mengenai penyajian dan pengungkapan laporan keuangan emiten atau perusahaan publik sebagaimana dimaksud pada angka 13 tidak berlaku bagi emiten skala kecil. 15. Laporan keuangan tahunan wajib diaudit oleh akuntan publik yang terdaftar di otoritas jasa keuangan. 16. Laporan akuntan publik yang memuat opini akuntan publik sebagai hasil atas audit laporan keuangan wajib disertakan dalam laporan keuangan berkala. 17. Laporan keuangan berkala wajib disajikan dalam bahasa indonesia dan bahasa asing.

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Periodic financial reports are financial reports periodically submitted by issuers or public companies to the Financial Services Authority 2. Issuers or public companies whose registration statements have become effective are required to submit periodic financial reports to the Financial Services Authority and announce periodic financial reports to the public. 3. Submission of Periodic Financial Reports must be carried out through the Financial Services Authority's electronic reporting system. 4. Periodic financial reports include: a. Annual finance report; And b. Semiannual financial report. 5. Periodic financial reports must consist of: a. Statement of financial position; b. Statement of profit or loss and other comprehensive income; c. Statement of Changes in Equity; d. Cash flow statement; and e. Notes to financial statements. 6. Periodic financial reports submitted to the Financial Services Authority must contain the same information as the Periodic Financial Reports announced to the public. 7. The annual financial report as referred to in number 4 letter a must be submitted to the Financial Services Authority and announced to the public no later than the end of the third month after the date of the annual financial report. 8. In the event that an Issuer or Public Company submits the annual report as referred to in the Financial Services Authority regulations regarding the annual report of the Issuer or Public Company before the deadline for submission of the annual financial report as referred to in point 7, the Issuer or Public Company must submit the annual financial report together with the submission of the annual report. 9. The semi-annual financial report as referred to in number 4 letter b must be submitted to the Financial Services Authority and announced to the public no later than: a. At the end of the first month after the date of the semi-annual financial statements, if not accompanied by a public accountant's report for the audit; b. At the end of the second month after the date of the semi-annual financial statements, if accompanied by a public accountant's report for review; And c. At the end of the third month after the date of the semi-annual financial statements, if accompanied by a public accountant's report in the framework of the audit. 10. If the Periodic Financial Report has been authorized by management prior to the deadline for submission as referred to in number 7 and number 9, the Issuer or Public Company must submit it to the Financial Services Authority and announce to the public the said Periodic Financial Report no later than 2 (two) working days after the date of authorization. 11. If the deadline for submitting the Periodic Financial Report to the Financial Services Authority and the announcement to the public as referred to in number 7 and number 9 falls on a holiday, the Periodic Financial Report must be submitted to the Financial Services Authority and announced to the public no later than the following working day. 12. Issuers or Public Companies that have not submitted or announced their annual financial statements and semi-annual financial statements within the time limit referred to in number 7 and number 9, are declared not to have submitted or announced their annual financial statements and semi-annual financial reports if: a. The annual financial report is not submitted or announced no later than 6 (six) months after the deadline for submission or announcement of the annual financial report; or b. The semi-annual financial report is not submitted or announced no later than 3 (three) months after the deadline for submission or announcement of the semi-annual financial report. 13. Issuers or public companies are required to prepare and present periodic financial reports in accordance with the provisions of laws and regulations in the capital market sector regarding the presentation and disclosure of financial statements of issuers or public companies. 14. The obligation to prepare and present periodical financial reports in accordance with the provisions of laws and regulations in the capital market sector regarding the presentation and disclosure of financial statements of issuers or public companies as referred to in number 13 does not apply to small-scale issuers. 15. Annual financial reports must be audited by a public accountant registered with the financial services authority. 16. A public accountant's report containing a public accountant's opinion as a result of an audit of financial statements must be included in the periodic financial reports. 17. Periodic financial reports must be presented in Indonesian and foreign languages.	1. Emiten atau Perusahaan Publik yang pernyataan pendaftarannya telah menjadi efektif wajib menyampaikan laporan keuangan berkala kepada Otoritas Jasa Keuangan dan mengumumkan laporan keuangan berkala kepada masyarakat. Laporan Keuangan Berkala meliputi: a. Laporan keuangan tahunan; dan b. Laporan keuangan tengah tahunan. 2. Laporan Keuangan Berkala harus terdiri atas: a. Laporan posisi keuangan; b. Laporan laba rugi dan penghasilan komprehensif lain; c. Laporan perubahan ekuitas; d. Laporan arus kas; dan e. Catatan atas laporan keuangan. 3. Emiten atau Perusahaan Publik wajib menyusun dan menyajikan Laporan Keuangan Berkala sesuai dengan ketentuan peraturan perundang-undangan dan wajib diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan serta disajikan dalam Bahasa Indonesia dan bahasa asing. Selai itu emiten atau Perusahaan Publik wajib menyediakan Laporan Keuangan Berkala di situs web Emiten atau Perusahaan Publik sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai situs web Emiten atau Perusahaan Publik. 1. Issuers or Public Companies of which registration statements became effective were required to submit periodic financial reports to the Financial Services Authority and announce periodic financial reports to the public. Periodic Financial Reports included: a. Annual finance report; And b. Semiannual financial report. 2. Periodic Financial Report had to consist of: a. Statement of financial position; b. Statement of profit or loss and other comprehensive income; c. Statement of Changes in Equity; d. Cash flow statement; and e. Notes to financial statements. 3. Issuers or Public Companies had to prepare and present Periodic Financial Reports in accordance with statutory provisions and had to be audited by a public accountant registered with the Financial Services Authority and presented in Indonesian and foreign languages. In addition, issuers or public companies were required to provide Periodic Financial Reports on the website of the issuer or public company as stipulated in the Financial Services Authority Regulation regarding the website of the issuer or public company.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				18. Emiten atau perusahaan publik yang efeknya tercatat pada bursa efek wajib mengumumkan laporan keuangan berkala melalui situs web bursa efek. 19. Emiten atau Perusahaan Publik yang efeknya tidak tercatat pada bursa efek wajib mengumumkan laporan keuangan berkala melalui 1 (satu) surat kabar harian berbahasa indonesia yang beredar secara nasional atau situs web yang disediakan otoritas jasa keuangan. 20. Emiten atau perusahaan publik wajib menyediakan laporan keuangan berkala di situs web emiten atau perusahaan publik sebagaimana diatur dalam peraturan otoritas jasa keuangan mengenai situs web emiten atau perusahaan publik. 21. Dalam hal pengumuman dilakukan melalui surat kabar, pengumuman laporan keuangan berkala wajib memuat paling sedikit: a. Laporan posisi keuangan; b. Laporan laba rugi dan penghasilan komprehensif lain; c. Laporan arus kas; dan d. Opini dari akuntan publik yang terdaftar di OJK yang mengaudit Laporan Keuangan Berkala (jika laporan keuangan berkala diaudit) atau kesimpulan dari akuntan publik yang terdaftar di Otoritas Jasa Keuangan yang mereviu laporan keuangan tengah tahunan (jika laporan keuangan berkala direviu).	
14	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 15/ POJK.04/2022 Republic of Indonesia Financial Services Authority Regulation Number 15/ POJK.04/2022	22 Agustus 2022 August 22, 2022	Pemecahan Saham dan Penggabungan Saham oleh Perusahaan Terbuka. Split of Shares and Merger of Shares by a Public Company.	1. Pemecahan saham adalah perbuatan hukum yang dilakukan oleh perusahaan terbuka untuk memecah sahamnya dari 1 (satu) saham menjadi 2 (dua) saham atau lebih atau memecah sahamnya dengan rasio tertentu yang mengakibatkan bertambahnya jumlah saham perusahaan terbuka. 2. Penggabungan saham adalah perbuatan hukum yang dilakukan oleh perusahaan terbuka untuk menggabungkan sahamnya dari 2 (dua) atau lebih saham menjadi 1 (satu) saham atau menggabungkan sahamnya dengan rasio tertentu yang mengakibatkan berkurangnya jumlah saham perusahaan terbuka. 3. Pemecahan saham dan penggabungan saham oleh perusahaan terbuka wajib mencakup seluruh saham perusahaan terbuka dalam klasifikasi saham yang sama. 4. Perusahaan terbuka yang melakukan pemecahan saham dan penggabungan saham wajib terlebih dahulu memperoleh persetujuan rups. 5. Dalam hal saham perusahaan terbuka tercatat di bursa efek, perusahaan terbuka wajib memperoleh persetujuan prinsip atas rencana pemecahan saham dan rencana penggabungan saham perusahaan terbuka dari bursa efek tempat saham perusahaan terbuka dicatatkan. 6. Dalam memberikan persetujuan prinsip atas rencana pemecahan saham dan rencana penggabungan saham, bursa efek harus memperhatikan kepentingan pemegang saham publik dan mempertimbangkan paling sedikit: a. Tingkat likuiditas perdagangan saham perusahaan terbuka; b. Harga saham dan fluktuasi harga saham perusahaan terbuka; c. Kinerja fundamental keuangan perusahaan terbuka; d. Rasio pemecahan saham dan penggabungan saham; e. Jumlah saham beredar yang dimiliki oleh masyarakat; dan f. Pengawasan perdagangan saham perusahaan terbuka. 7. Dalam hal diperlukan, selain mempertimbangkan hal sebagaimana dimaksud pada angka 6 di atas, bursa efek dapat meminta: a. Laporan penilaian saham yang disusun oleh penilai; dan/atau b. Pertimbangan dari otoritas jasa keuangan, sebelum memberikan persetujuan prinsip. 8. Dalam hal saham perusahaan terbuka tercatat di bursa efek, perusahaan terbuka harus mencatatkan saham hasil pemecahan saham dan penggabungan saham di bursa efek. 9. Bursa efek wajib menerbitkan ketentuan terkait permohonan persetujuan bursa efek atas pemecahan saham dan penggabungan saham oleh perusahaan terbuka yang sahamnya tercatat di bursa efek paling lama 3 (tiga) bulan sejak peraturan otoritas jasa keuangan ini mulai berlaku. 10. Perusahaan terbuka yang tidak tercatat di bursa efek yang melakukan pemecahan saham atau penggabungan saham harus terlebih dahulu memperoleh laporan penilaian saham yang disusun oleh penilai. 11. Ketentuan untuk memperoleh laporan penilaian saham berlaku juga bagi perusahaan terbuka yang sahamnya tercatat di bursa efek yang akan melakukan pemecahan saham atau penggabungan saham, jika: a. Pada saat pengajuan persetujuan prinsip kepada bursa efek, perdagangan saham perusahaan terbuka di bursa efek telah mengalami penghentian sementara dalam jangka waktu paling singkat 3 (tiga) bulan; dan/atau b. Harga saham perusahaan terbuka di bursa efek berada pada batas terendah harga saham yang ditetapkan oleh bursa efek paling sedikit 30 (tiga puluh) hari bursa dalam periode 3 (tiga) bulan sebelum pengajuan persetujuan prinsip.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	18. Issuers or public companies whose securities are listed on the stock exchange are required to publish periodic financial reports through the stock exchange website. 19. Issuers or Public Companies whose securities are not listed on the stock exchange are required to announce periodic financial reports through 1 (one) daily Indonesian language newspaper circulating nationally or on a website provided by the financial services authority. 20. Issuers or public companies are required to provide periodic financial reports on the website of the issuer or public company as stipulated in the regulations of the financial services authority regarding the website of the issuer or public company. 21. In the event that the announcement is made through a newspaper, the periodic financial report announcement must contain at least: a. Statement of financial position; b. Statement of profit or loss and other comprehensive income; c. Cash flow statement; and d. Opinion from a public accountant registered with the FSA who audits the Periodic Financial Statements (if the periodic financial statements are audited) or the conclusions of a public accountant registered with the Financial Services Authority who reviews the semi-annual financial statements (if the periodic financial statements are reviewed).	
	1. Stock split is a legal act carried out by a public company to split its shares from 1 (one) share into 2 (two) shares or more or split its shares in a certain ratio which results in an increase in the number of shares of the public company. 2. A share merger is a legal action taken by a public company to combine its shares from 2 (two) or more shares into 1 (one) share or to combine their shares at a certain ratio which results in a reduction in the number of shares of the public company. 3. Splitting of shares and merger of shares by a public company must cover all shares of a public company with the same class of shares. 4. A public company that conducts a stock split and merger of shares must first obtain GMS approval. 5. In the event that the shares of a public company are listed on the stock exchange, the public company must obtain approval in principle for the plan for a stock split and the plan for the merger of shares of the public company from the stock exchange where the shares of the public company are listed. 6. In giving in-principle approval for a share split plan and a share merger plan, stock exchanges must pay attention to the interests of public shareholders and consider at least: a. Liquidity level of public company stock trading; b. Share prices and fluctuations in stock prices of public companies; c. The fundamental financial performance of public companies; d. Stock split and stock pooling ratios; e. The number of outstanding shares owned by the public; and f. Supervision of trading in shares of public companies. 7. If necessary, apart from considering the matters referred to in number 6 above, the Securities Exchange may request: a. Share valuation report prepared by Appraiser; and/or b. Consideration from the financial services authority, before giving principle approval. 8. In the event that the shares of a public company are listed on the stock exchange, the public company must list the shares resulting from a stock split and the merger of shares on the stock exchange. 9. Stock exchanges are required to issue provisions related to requests for stock exchange approval for stock splits and mergers of shares by public companies whose shares are listed on the stock exchange no later than 3 (three) months after this financial services authority regulation comes into force. 10. A public company that is not listed on a stock exchange that carries out a stock split or merger of shares must first obtain a stock valuation report prepared by an appraiser. 11. Provisions for obtaining a share valuation report also apply to public companies whose shares are listed on the stock exchange that will conduct a stock split or share merger, if: a. At the time of application for approval in principle to the stock exchange, the trading of public company shares on the stock exchange has experienced a temporary suspension for a minimum period of 3 (three) months; and/or b. The share price of a publicly listed company on the stock exchange is at the lowest share price limit set by the stock exchange at least 30 (thirty) trading days in the 3 (three) month period prior to the application for approval in principle.	1. Perusahaan terbuka yang melakukan pemecahan saham dan penggabungan saham wajib terlebih dahulu memperoleh persetujuan RUPS (Rapat Umum Pemegang Saham) setelah itu wajib memperoleh persetujuan prinsip atas rencana pemecahan saham dan rencana penggabungan saham perusahaan terbuka dari bursa efek tempat saham perusahaan terbuka dicatatkan. 2. Perusahaan terbuka yang sahamnya tercatat di bursa efek yang melakukan penggabungan saham wajib menunjuk 1 (satu) pihak yang akan melakukan pembelian saham yang tidak memenuhi ketentuan satuan perdagangan saham di bursa efek akibat penggabungan saham. 1. A public company that conducted a stock split and merger of shares had to first obtain approval from the GMS (General Meeting of Shareholders) after which it had to obtain in principle approval for the plan for the stock split and the plan for the merger of shares of the public company from the stock exchange where the shares of the public company were listed. 2. A public company of which shares were listed on the stock exchange that performed the merger of shares had to appoint 1 (one) party that purchased shares that did not comply with the provisions for the unit of share trading on the stock exchange as a result of the merger of shares.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				12. Perusahaan terbuka dilarang melakukan pemecahan saham atau penggabungan saham dalam jangka waktu: a. 24 (dua puluh empat) bulan sejak tanggal pencatatan saham dalam rangka Penawaran Umum perdana saham; dan/atau b. 12 (dua belas) bulan sejak: 1) Tanggal efektif pernyataan pendaftaran dalam rangka penambahan modal perusahaan terbuka dengan memberikan hak memesan efek terlebih dahulu; 2) Tanggal pelaksanaan penambahan modal perusahaan terbuka tanpa memberikan hak memesan efek terlebih dahulu yang terakhir, kecuali penambahan modal dalam rangka program kepemilikan saham perusahaan terbuka; 3) Tanggal pelaksanaan pemecahan saham atau penggabungan saham sebelumnya; atau 4) Tanggal efektifnya pernyataan penggabungan usaha atau peleburan usaha, digunakan yang terkini. 13. Dalam jangka waktu 12 (dua belas) bulan setelah pelaksanaan pemecahan saham atau penggabungan saham, perusahaan terbuka dilarang melaksanakan penambahan modal tanpa memberikan hak memesan efek terlebih dahulu selain untuk tujuan perbaikan posisi keuangan. 14. Perusahaan terbuka yang sahamnya tercatat di bursa efek yang melakukan penggabungan saham wajib menunjuk 1 (satu) pihak yang akan melakukan pembelian saham yang tidak memenuhi ketentuan satuan perdagangan saham di bursa efek akibat penggabungan saham. 15. Dalam hal saham hasil pelaksanaan pembelian saham oleh pihak sebagaimana dimaksud pada angka 14 di atas tidak memenuhi ketentuan satuan perdagangan saham di bursa efek, perusahaan terbuka dapat menerbitkan saham baru untuk pihak tersebut sehingga memenuhi 1 (satu) satuan perdagangan saham. 16. Pelaksanaan pemecahan saham atau penggabungan saham wajib dilakukan paling lambat 30 (tiga puluh) hari setelah pelaksanaan rups yang menyetujui rencana pemecahan saham atau penggabungan saham tersebut. 17. Perusahaan terbuka dapat menunda pelaksanaan pemecahan saham atau penggabungan saham paling lama 30 (tiga puluh) hari setelah batas waktu sebagaimana dimaksud pada angka 16, jika: a. Terdapat kondisi: 1) Indeks harga saham gabungan di bursa efek turun melebihi 10% (sepuluh persen) selama 3 (tiga) hari bursa berturut-turut; 2) Bencana alam, perang, huru-hara, kebakaran, pemogokan yang berpengaruh secara signifikan terhadap kelangsungan usaha perusahaan terbuka; dan/atau 3) Peristiwa lain yang berpengaruh secara signifikan terhadap kelangsungan usaha perusahaan terbuka; b. Perusahaan terbuka belum mendapatkan persetujuan bursa efek atas pencatatan saham hasil pemecahan saham atau penggabungan saham; dan/atau c. Bursa efek menunda pelaksanaan pemecahan saham atau penggabungan saham oleh perusahaan terbuka. 18. Pemecahan saham dan penggabungan saham perusahaan terbuka menjadi batal apabila: a. Tidak dilaksanakan dalam batas waktu paling lambat 30 (tiga puluh) hari setelah pelaksanaan rups yang menyetujui rencana pemecahan saham atau penggabungan saham sebagaimana dimaksud pada angka 16; b. Tidak dilaksanakan dalam batas waktu sebagaimana dimaksud pada angka 17, bagi perusahaan terbuka yang melakukan penundaan pelaksanaan pemecahan saham atau penggabungan saham; dan/atau c. Tidak mendapatkan persetujuan dari bursa efek atas pencatatan saham hasil pemecahan saham atau penggabungan saham. 19. Pengumuman bagi perusahaan terbuka yang sahamnya tercatat di bursa efek wajib dilakukan melalui situs web bursa efek. 20. Pengumuman bagi perusahaan terbuka yang sahamnya tidak tercatat pada bursa efek wajib dilakukan melalui 1 (satu) surat kabar harian berbahasa indonesia yang beredar secara nasional atau situs web yang disediakan oleh Otoritas Jasa Keuangan.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	12. A public company is prohibited from carrying out a stock split or a merger of shares within a period of: a. 24 (twenty four) months from the date of listing of shares in the context of an initial public offering of shares; and/or b. 12 (twelve) months since: 1) The effective date of the registration statement in order to increase the capital of a public company by granting pre-emptive rights; 2) The implementation date of increasing the capital of a public company without giving the last pre-emptive rights, except for the additional capital in the context of the public company's share ownership program; 3) The date of implementation of the previous stock split or merger of shares; or 4) The effective date of the business merger or business consolidation statement, used the most recent. 13. Within a period of 12 (twelve) months after the implementation of a stock split or merger of shares, a public company is prohibited from increasing capital without giving pre-emptive rights other than for the purpose of improving its financial position. 14. A public company whose shares are listed on the stock exchange that performs the merger of shares must appoint 1 (one) party that will purchase shares that do not comply with the provisions for share trading units on the stock exchange as a result of the merger of shares. 15. In the event that the shares resulting from the purchase of shares by the party referred to in number 14 above do not comply with the provisions for share trading units on the stock exchange, the public company may issue new shares for said party so that they fulfill 1 (one) share trading unit. 16. The implementation of the stock split or merger of shares must be carried out no later than 30 (thirty) days after the GMS which approves the plan for the split or merger of shares. 17. A public company may postpone the implementation of a stock split or merger of shares for a maximum of 30 (thirty) days after the time limit referred to in number 16, if: a. There are conditions: 1) The composite stock price index on the stock exchange fell by more than 10% (ten percent) for 3 (three) consecutive trading days; 2) Natural disasters, wars, riots, fires, strikes that have a significant effect on the continuity of a public company's business; and/or 3) Other events that significantly influence the business continuity of a public company; b. The public company has not yet obtained stock exchange approval for the listing of shares resulting from a stock split or merger of shares; and/or c. The stock exchange has postponed the implementation of a stock split or merger of shares by a public company. 18. Splitting of shares and merging of shares of a public company will be void if: a. Not implemented within a maximum period of 30 (thirty) days after the implementation of the GMS which approves the plan for splitting or merging of shares as referred to in number 16; b. Not carried out within the time limit referred to in number 17, for a public company that has postponed the implementation of a stock split or a merger of shares; and/or c. Failure to obtain approval from the stock exchange for the listing of shares resulting from a stock split or merger of shares. 19. Announcements for public companies whose shares are listed on the stock exchange must be made through the stock exchange website. 20. Announcements for public companies whose shares are not listed on the stock exchange must be made through 1 (one) Indonesian language daily newspaper circulating nationally or on a website provided by the financial services authority.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
15	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/ POJK.03/2022 Republic of Indonesia Financial Services Authority Regulation Number 16/ POJK.03/2022	31 Agustus 2022 August 31, 2022	Bank Umum Syariah Sharia Commercial Banks	1. Pengaturan pendirian Bank ini berlaku bagi pendirian Bank yang dilakukan setelah POJK BUS ini berlaku. 2. Modal disetor untuk mendirikan Bank ditetapkan paling sedikit Rp10.000.000.000.000,00 (sepuluh triliun rupiah), dan dapat ditetapkan berbeda dengan pertimbangan tertentu. 3. Bank didirikan dan/atau dimiliki oleh warga negara Indonesia (WNI) dan/atau badan hukum Indonesia, atau WNI dan/atau badan hukum Indonesia dengan warga negara asing dan/atau badan hukum asing secara kemitraaan, atau Pemerintah Daerah. 4. Perizinan pendirian Bank dilakukan dalam 2 (dua) tahap yaitu persetujuan prinsip dan izin usaha. 5. Kepemilikan Bank oleh badan hukum paling tinggi sejumlah modal sendiri bersih badan hukum yang bersangkutan. 6. Ketentuan modal sendiri bersih sebagaimana dimaksud pada angka 5) wajib dipenuhi pada saat badan hukum yang bersangkutan melakukan penyetoran modal untuk pendirian Bank atau pada saat badan hukum yang bersangkutan melakukan penambahan modal disetor Bank. 7. Kepemilikan saham Bank oleh PSP dilarang diagunkan atau dijaminkan kepada pihak lain. 8. Larangan diagunkan atau dijaminkan kepada pihak lain sebagaimana dimaksud pada angka 7) dikecualikan pada lembaga atau instansi yang mempunyai kewenangan untuk melakukan penyelamatan atau penanganan permasalahan bank atau lembaga lain yang ditunjuk oleh otoritas yang berwenang. 9. Pihak yang menjadi pemilik Bank paling sedikit harus memenuhi persyaratan: a. Memiliki akhlak dan moral yang baik; b. Memiliki komitmen untuk mematuhi ketentuan peraturan perundang-undangan; c. Memiliki komitmen terhadap pengembangan Bank yang sehat; dan d. Tidak termasuk sebagai pihak yang dilarang menjadi pihak utama lembaga jasa keuangan. 10. Dalam hal pihak yang memiliki saham Bank berbentuk badan hukum, persyaratan sebagaimana dimaksud pada angka 9) berlaku bagi pemilik maupun pengurus dari badan hukum tersebut. 11. Pemegang saham dilarang ikut serta dalam pengambilan keputusan operasional Bank. 12. Ketentuan sebagaimana dimaksud pada angka 11) dikecualikan untuk pemegang saham yang menjadi Direksi atau pegawai Bank. 13. Pengaturan terkait direksi, dewan komisaris, DPS, dan pejabat eksekutif bagi Bank, serta pemimpin KPBLN antara lain mengenai tugas dan tanggung jawab, jumlah, dan rangkap jabatan. 14. Sinergi perbankan bertujuan untuk mendukung efisiensi dan optimalisasi sumber daya bank, mendukung kegiatan investasi dan pertumbuhan ekonomi, serta mendorong upaya penguatan konsolidasi bank umum. 15. Bank dapat melakukan sinergi perbankan yang meliputi: a. Bank dalam kelompok usaha bank berupa: 1) Bank sebagai perusahaan induk; 2) Bank sebagai pelaksana perusahaan induk; atau 3) Bank dalam kelompok usaha bank yang bukan sebagai perusahaan induk atau pelaksana perusahaan induk, dengan Bank atau bank umum konvensional dalam struktur kelompok usaha bank; b. PSP berupa Bank dengan Bank atau bank umum konvensional; atau c. Bank sebagai perusahaan induk terhadap lembaga jasa keuangan nonbank sebagai perusahaan anak. 16. Dalam melaksanakan sinergi perbankan, kedua belah pihak harus membuat perjanjian kerja sama secara tertulis. 17. Pelaksanaan sinergi oleh Bank disertai dengan opini DPS
16	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 18 Tahun 2022 Tentang Perintah Tertulis. Regulation of the Financial Services Authority of the Republic of Indonesia Number 18 of 2022 concerning Written Orders.	17 Oktober 2022 October 17, 2022	Perintah Tertulis. Written Order.	1. Perintah tertulis adalah perintah secara tertulis oleh Otoritas Jasa Keuangan (OJK) kepada Lembaga Jasa Keuangan (LJK) dan/atau pihak tertentu untuk melaksanakan atau tidak melaksanakan kegiatan tertentu, guna memenuhi ketentuan peraturan perundang-undangan di sektor jasa keuangan dan/atau mencegah dan mengurangi kerugian konsumen, masyarakat, dan sektor jasa keuangan. 2. Otoritas Jasa Keuangan berwenang memberikan perintah tertulis kepada: a. Lembaga Jasa Keuangan (LJK) ; dan/atau b. Pihak Tertentu. 3. Kewajiban LJK dan/atau pihak tertentu wajib untuk memenuhi perintah tertulis yang diberikan oleh OJK. 4. Pemberian perintah tertulis oleh OJK dapat di dahului instruksi tertulis atau tanpa didahului instruksi tertulis dengan pertimbangan tertentu. 5. Mekanisme pemenuhan perintah tertulis oleh LJK dan/atau pihak tertentu (antara lain terkait jangka waktu pelaksanaan perintah tertulis, rencana tindak, pelaporan). 6. Materi ketentuan POJK lain (*existing*) yang dipersamakan dengan perintah tertulis dan instruksi tertulis, tetap berlaku (tidak dilakukan perubahan).

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	1. This regulation on the establishment of a bank applies to the establishment of a bank which is carried out after this POJK BUS comes into force. 2. Paid-up capital for setting up a Bank is set at a minimum of IDR10,000,000,000,000.00 (ten trillion IDRs), and can be determined differently with certain considerations. 3. Banks established and/or owned by Indonesian citizens (WNI) and/or Indonesian legal entities, or Indonesian citizens and/or Indonesian legal entities with foreign citizens and/or foreign legal entities in partnership, or local governments. 4. Bank establishment permits are carried out in 2 (two) stages, namely principle approval and business license. 5. Ownership of a Bank by a legal entity is at most the net own capital of the legal entity concerned. 6. The provision for net own capital as referred to in number 5) must be fulfilled when the legal entity concerned makes a deposit of capital for the establishment of a Bank or when the legal entity concerned makes an addition to the Bank's paid-up capital. 7. Ownership of Bank shares by PSP is prohibited from being pledged as collateral or guaranteed to other parties. 8. Prohibition of being pledged as collateral or guaranteed to other parties as referred to in number 7) is excluded for institutions or agencies that have the authority to carry out rescue or handling problems at banks or other institutions appointed by the competent authority. 9. The party who becomes the owner of the Bank must at least meet the following requirements: a. Have good character and morals; b. Have a commitment to comply with the provisions of laws and regulations; c. have a commitment to the development of a healthy Bank; And d. Not included as a party prohibited from being the main party of financial service institutions. 10. In the event that the party owning Bank shares is in the form of a legal entity, the requirements referred to in number 9) apply to the owner or management of the legal entity. 11. Shareholders are prohibited from participating in making bank operational decisions. 12. The provisions referred to in number 11) are exempted for shareholders who are members of the Board of Directors or employees of the Bank. 13. Arrangements regarding the directors, board of commissioners, DPS, and executive officers for the Bank, as well as KPBLN leaders, among others regarding duties and responsibilities, number and concurrent positions. 14. Banking synergy aims to support efficiency and optimize bank resources, support investment activities and economic growth, as well as encourage efforts to strengthen consolidation of commercial banks. 15. Banks can carry out banking synergies which include: a. Banks in the bank business group are: 1) Bank as holding company; 2) Bank as executor of holding company; or 3) Banks in a bank business group that are not holding companies or operating holding companies, with conventional banks or commercial banks within the structure of a bank business group; b. PSP in the form of a Bank with a Bank or a conventional commercial bank; or c. Banks as holding companies to non-bank financial service institutions as subsidiaries. 16. In carrying out banking synergy, both parties must enter into a written cooperation agreement. 17. Synergy implementation by the Bank is accompanied by DPS opinion	1. Cakupan rencana dan strategi sinergi BUS dalam Rencana Korporasi BUS diperlukan dalam rangka mendorong peningkatan optimalisasi infrastruktur perbankan serta meningkatkan efisiensi operasional lembaga jasa keuangan yang tergabung dalam satu kelompok usaha. Dengan adanya sinergi BUS dalam bentuk *resource sharing*, lembaga jasa keuangan yang berada dalam satu kelompok usaha akan mendapatkan nilai tambah secara konsolidasi. 2. Perubahan terhadap ketentuan ini yang berdampak bagi bank ialah dalam hal bank sebagai PSP bermaksud melakukan penjualan saham, maka dapat dilakukan penjualan kepada badan hukum asing secara kemitraan. 3. Larangan bagi PSP untuk mengagunkan saham kepada pihak lain. 1. The scope of BUS synergy plans and strategies in the BUS Corporate Plan was needed in order to encourage increased optimization of banking infrastructure and improve operational efficiency of financial service institutions that were members of one business group. With BUS synergy in the form of resource sharing, financial service institutions that are in the same business group will get added value on a consolidated basis. 2. Changes to this provision that had an impact on banks were in the event that a bank as PSP intended to sell shares, it could be sold to a foreign legal entity in partnership. 3. Prohibition for PSP to pledge shares to other parties.
	1. Written orders are written orders by the Financial Services Authority to Financial Services Institutions (LJK) and/or certain parties to carry out or not carry out certain activities, in order to comply with the provisions of laws and regulations in the financial services sector and/or prevent and reduce losses to consumers, society, and the financial services sector. 2. The Financial Services Authority has the authority to give written orders to: a. Financial Services Institutions (LJK) ; and/or b. Certain Parties. 3. Obligations of LJK and/or certain parties are required to comply with written orders given by FSA. 4. The issuance of a written order by the FSA may be preceded by a written instruction or without being preceded by a written instruction with certain considerations. 5. Mechanism for fulfilling written orders by FSI and/or Certain Parties (among other things related to the timeframe for executing Written Orders, action plans, reporting). 6. Material provisions of other POJK (existing) which are equated with written orders and written instructions, remain valid (no changes are made).	POJK tentang Perintah Tertulis (POJK Perintah Tertulis) yang berlaku untuk seluruh sektor jasa keuangan (SJK) bertujuan untuk peningkatan tugas pengaturan dan tugas pengawasan seluruh sektor jasa keuangan termasuk pengawasan perilaku pasar (*market conduct*) serta untuk menjalankan kewenangan OJK secara lebih transparan dan akuntabel, diperlukan Peraturan Otoritas Jasa Keuangan (POJK) mengenai tata cara penetapan Perintah Tertulis terhadap LJK dan/atau Pihak Tertentu termasuk mekanisme pemberian Perintah Tertulis OJK serta tindak lanjut yang perlu dilakukan oleh LJK dan/atau Pihak Tertentu yang menerima Perintah Tertulis. The POJK on Written Orders (POJK Written Orders) that applied to the entire financial services sector (SJK) aimed to increase regulatory and supervisory duties for the entire financial services sector, including monitoring market conduct and to exercise FSA authority in a more transparent and accountable manner. A Financial Services Authority Regulation (POJK) was required concerning procedures for issuing Written Orders against LJKs and/or Specific Parties including the mechanism for issuing FSA Written Orders as well as follow-up actions that need to be carried out by LJKs and/or Specific Parties receiving Written Orders.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
17	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 22 Tahun 2022 Republic of Indonesia Financial Services Authority Regulation Number 22 of 2022	2 November 2022 November 2, 2022	Kegiatan Penyertaan Modal Oleh Bank Umum Equity Participation Activities by Commercial Banks	1. Bank wajib menerapkan manajemen risiko secara efektif dalam kegiatan Penyertaan Modal dan Penyertaan Modal Sementara sesuai dengan: a. Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum; atau b. Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah. 2. Kegiatan Penyertaan Modal dilakukan dengan memperhatikan kesesuaian dengan rencana korporasi Bank, rencana bisnis Bank, dan ketentuan peraturan perundang-undangan 3. Bank yang melaksanakan kegiatan usaha secara konvensional dilarang melakukan Penyertaan Modal selain kepada perusahaan yang bergerak di bidang keuangan meliputi: a. Perusahaan berupa lembaga jasa keuangan b. Perusahaan yang memanfaatkan penggunaan teknologi informasi untuk menghasilkan produk keuangan sebagai bisnis utama; dan/atau c. Lembaga pengelola informasi perkreditan. 4. Penyertaan Modal dapat dilakukan secara langsung atau melalui pasar modal. Penyertaan Modal sebagaimana dimaksud hanya dilakukan untuk investasi jangka panjang dan tidak untuk jual beli saham 5. Jumlah seluruh portofolio penyertaan modal oleh bank paling tinggi 35% (tiga puluh lima persen) dari modal bank. Jumlah seluruh portofolio penyertaan modal sebagaimana dimaksud merupakan jumlah penyertaan modal pada seluruh *investee*, termasuk peningkatan penyertaan modal dan dividen saham. Peningkatan penyertaan modal sebagaimana dimaksud terjadi karena: a. Akumulasi laba; dan/atau b. Perubahan nilai tukar dan/atau nilai wajar sesuai dengan standar akuntansi keuangan di indonesia. 6. Bagi Bank yang telah menerapkan manajemen risiko secara konsolidasi dengan perusahaan anak, peningkatan penyertaan modal sebagaimana dimaksud dan penyertaan modal yang sama dikecualikan dari batasan penyertaan modal. 7. Bank wajib menyampaikan rencana tindak atas pelampauan batasan penyertaan modal kepada Otoritas Jasa Keuangan apabila selama 3 (tiga) bulan berturut-turut jumlah seluruh portofolio Penyertaan Modal melampaui batasan penyertaan modal sebagaimana dimaksud yang disebabkan oleh: a. Peningkatan penyertaan modal pada *investee*; dan/atau b. Penurunan modal bank 8. Bank dilarang: a. Menerima penyertaan saham dari *investee* atau melakukan penyertaan modal pada perusahaan pemegang saham bank, baik secara langsung maupun tidak langsung; dan b. Melakukan penyertaan modal yang mengakibatkan bank memiliki kewajiban yang tidak terbatas pada *investee*. 9. Bank wajib memiliki kebijakan dan prosedur tertulis untuk mengelola risiko terkait penyertaan modal. 10. Kebijakan dan prosedur sebagaimana dimaksud pada memuat paling sedikit: a. Pengelolaan risiko dan pengendalian intern dalam kegiatan penyertaan modal; b. Evaluasi secara berkala terhadap kegiatan penyertaan modal; c. Laporan berkala dari *investee*; dan d. Tindakan bank dalam hal terjadi penurunan nilai penyertaan modal berupa rencana kontingensi. 11. Kebijakan dan prosedur sebagaimana dimaksud disusun oleh direksi bank dan disetujui oleh dewan komisaris bank. 12. Bank wajib memiliki sistem pengendalian intern yang efektif untuk kegiatan penyertaan modal, paling sedikit: a. Pengawasan oleh manajemen dan penerapan budaya pengendalian; b. Identifikasi dan penilaian risiko; c. Kegiatan pengendalian dan pemisahan fungsi; d. Dukungan sistem informasi, sistem akuntansi, dan sistem komunikasi; dan e. Kegiatan pemantauan dan tindakan koreksi penyimpangan. 13. Bank wajib mencantumkan rencana penyertaan modal dalam rencana bisnis bank. 14. Rencana penyertaan modal dalam rencana bisnis bank sebagaimana dimaksud memuat paling sedikit: a. Nama perusahaan investee, termasuk bidang usaha *investee*; b. Tujuan penyertaan modal; c. Proyeksi penyertaan modal; dan d. Persentase kepemilikan, termasuk aspek pengendalian. 15. Bank wajib memperoleh izin dari otoritas jasa keuangan dalam melakukan penyertaan modal sesuai dengan rencana penyertaan modal. 16. Penyertaan modal yang berasal dari dividen saham dikecualikan dari kewajiban memperoleh izin dari otoritas jasa keuangan.

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Banks are required to implement effective risk management in Equity Participation and Temporary Equity Participation activities in accordance with: a. Regulations of the Financial Services Authority regarding the implementation of risk management for commercial banks; or b. Regulation of the Financial Services Authority regarding the application of risk management for sharia commercial banks and sharia business units. 2. Equity Participation activities are carried out by taking into account compliance with the Bank's corporate plans, Bank business plans, and provisions of laws and regulations 3. Banks that carry out conventional business activities are prohibited from making Equity Participation other than companies engaged in the financial sector, including: a. The company is a financial services institution b. Companies that utilize the use of information technology to produce financial products as their main business; and/or c. Credit information management institution. 4. Equity Participation can be done directly or through the capital market. Equity Participation as referred to is only made for long-term investment and not for buying and selling shares 5. The total capital investment portfolio by a bank is no more than 35% (thirty five percent) of the bank's capital. The total of the entire investment portfolio referred to is the total equity participation of all investees, including increases in equity participation and stock dividends. The increase in capital participation as referred to occurs due to: a. Profit accumulation; and/or b. Changes in the exchange rate and/or fair value in accordance with financial accounting standards in Indonesia. 6. For Banks that have implemented risk management on a consolidated basis with subsidiaries, the increase in capital participation as referred to and the same equity participation are exempt from the limitation on equity participation. 7. Banks are required to submit an action plan for exceeding the limit on equity participation to the Financial Services Authority if for 3 (three) consecutive months the total amount of the entire Equity Participation portfolio exceeds the limit on equity participation as referred to due to: a. Increasing equity participation in investee; and/or b. Decrease in bank capital 8. Banks are prohibited: a. Receive investment in shares from an investee or make equity participation in a company that holds bank shares, either directly or indirectly; And b. Conduct equity participation which results in the bank having unlimited obligations to the investee. 9. Banks are required to have written policies and procedures to manage risks related to equity participation. 10. Policies and procedures referred to in contain at least: a. Risk management and internal control in equity participation activities; b. Periodic evaluation of equity participation activities; c. Periodic reports from the investee; And d. The bank's action in the event of a decrease in the value of equity participation is in the form of a contingency plan. 11. The policies and procedures referred to are prepared by the bank's board of directors and approved by the bank's board of commissioners. 12. Banks are required to have an effective internal control system for equity participation activities, at least: a. Oversight by management and implementation of a culture of control; b. Identification and risk assessment; c. Control activities and segregation of functions; d. Support for information systems, accounting systems, and communication systems; And e. Monitoring activities and actions to correct deviations. 13. Banks are required to include plans for equity participation in the bank's business plan. 14. The plan for capital participation in the bank's business plan as referred to contains at least: a. The name of the investee company, including the line of business of the investee; b. Purpose of equity participation; c. Projection of equity participation; And d. Percentage of ownership, including control aspects. 15. Banks are required to obtain a permit from the financial services authority to make equity participation in accordance with the capital participation plan. 16. Equity participation originating from stock dividends is exempt from the obligation to obtain a permit from the financial services authority.	1. Batasan jumlah seluruh portofolio Penyertaan Modal oleh Bank, yaitu paling tinggi sebesar 35% (tiga puluh lima persen) dari modal Bank (jumlah seluruh portofolio Penyertaan Modal yaitu Penyertaan Modal pada seluruh Investee, termasuk peningkatan Penyertaan Modal dan dividen saham). 2. Bank memantau jumlah seluruh portofolio Penyertaan Modal. 3. Kewajiban Bank untuk menyampaikan rencana tindak atas pelampauan batasan Penyertaan Modal kepada OJK apabila selama 3 (tiga) bulan berturut-turut jumlah seluruh portofolio penyertaan modal melampaui batasan 35% (tiga puluh lima persen), yang disebabkan oleh peningkatan Penyertaan Modal pada Investee dan/atau penurunan modal Bank. 4. Kewajiban Bank untuk memiliki kebijakan dan prosedur tertulis untuk mengelola risiko terkait penyertaan modal serta memiliki sistem pengendalian intern yang efektif untuk kegiatan penyertaan modal. 5. Terdapat perluasan cakupan perusahaan yang menjadi obyek penyertaan modal/ 1. The limit for the total number of Equity Participation portfolios by Banks, which was a maximum of 35% (thirty five percent) of Bank capital (the total Equity Participation portfolio, namely Equity Participation in all Investees, including increases in Equity Participation and stock dividends). 2. The Bank monitored the total number of Equity Participation portfolios. 3. The Bank's obligation to submit an action plan for exceeding the Equity Participation limit to the FSA if for 3 (three) consecutive months the total equity participation portfolio exceeded the limit of 35% (thirty five percent), which was caused by an increase in Equity Participation in Investees and/or decrease in Bank capital. 4. The Bank's obligation to have written policies and procedures to manage risks related to equity participation and to have an effective internal control system for equity participation activities. 5. There was an expansion in the scope of companies that were the object of equity participation/

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				17. Dalam mengajukan permohonan izin penyertaan modal, bank harus memenuhi persyaratan: a. Rasio kewajiban penyediaan modal minimum sesuai profil risiko; b. Memiliki tingkat kesehatan dengan peringkat komposit 1 (satu) atau 2 (dua) berdasarkan penilaian tingkat kesehatan bank selama 2 (dua) periode terakhir secara berturut-turut; dan c. Penyertaan modal: 1) Tidak mengganggu kelangsungan usaha bank; dan 2) Tidak meningkatkan profil risiko bank secara signifikan. 18. Bank menyampaikan permohonan izin sebagaimana disertai dengan surat pernyataan dari direksi bank yang ditandatangani oleh Direktur Utama dan Direktur yang membawahkan fungsi kepatuhan bank. 19. Dalam hal terdapat kondisi tertentu yang menyebabkan Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan bank tidak dapat menandatangani surat pernyataan, surat pernyataan dapat ditandatangani oleh direksi lain sesuai dengan anggaran dasar bank. 20. Bank harus merealisasikan rencana penyertaan modal paling lama 6 (enam) bulan sejak memperoleh izin dari otoritas jasa keuangan. 21. Apabila bank tidak merealisasikan rencana penyertaan modal dalam jangka waktu sebagaimana dimaksud), izin yang telah diterbitkan oleh otoritas jasa keuangan menjadi tidak berlaku. 22. Bank wajib melakukan divestasi atas dasar: a. Penyertaan modal yang dilakukan mengakibatkan atau berdasarkan hasil penilaian bank diperkirakan mengakibatkan penurunan permodalan bank dan/atau peningkatan profil risiko bank secara signifikan; dan/atau b. Perintah otoritas jasa keuangan. 23. Bank wajib menyampaikan rencana pelaksanaan kepada otoritas jasa keuangan paling lama 7 (tujuh) hari kerja sebelum divestasi dilakukan. 24. Bank dapat melakukan divestasi atas inisiatif sendiri. 25. Bank yang melakukan divestasi atas inisiatif sendiri harus memenuhi persyaratan: a. Divestasi ditujukan untuk menyesuaikan dengan strategi bisnis bank; b. Penyertaan modal telah dilakukan paling singkat selama 5 (lima) tahun; c. Rencana divestasi dicantumkan dalam rencana bisnis bank untuk tahun yang sama dengan tahun pengajuan permohonan izin divestasi; d. Divestasi dilakukan melalui suatu transaksi yang wajar; dan e. Divestasi tidak semata-mata ditujukan untuk memperoleh keuntungan. 26. Bank wajib mengajukan permohonan izin atas rencana divestasi atas inisiatif sendiri sebagaimana dimaksud disertai dengan dokumen permohonan secara lengkap. 27. Bank harus merealisasikan rencana divestasi atas inisiatif sendiri paling lama 6 (enam) bulan sejak memperoleh izin dari otoritas jasa keuangan. Apabila bank tidak merealisasikan rencana divestasi atas inisiatif sendiri dalam jangka waktu sebagaimana dimaksud, izin yang telah diterbitkan oleh otoritas jasa keuangan menjadi tidak berlaku 28. Bank dapat melakukan penyertaan modal sementara untuk penyelamatan kredit atau pembiayaan. 29. Bank wajib melakukan divestasi penyertaan modal sementara apabila: a. Penyertaan modal sementara telah melebihi jangka waktu paling lama 5 (lima) tahun; atau b. Debitur berbentuk perusahaan tempat penyertaan modal sementara telah memperoleh laba kumulatif. 30. Bank wajib menyampaikan laporan realisasi penyertaan modal kepada otoritas jasa keuangan paling lama 5 (lima) hari kerja setelah penyertaan modal efektif dilakukan. 31. Dalam hal perusahaan anak melakukan penyertaan modal, bank wajib memastikan bahwa kegiatan penyertaan modal oleh perusahaan anak dilakukan pada perusahaan: a. Yang bergerak di bidang keuangan sebagaimana dimaksud dalam pasal 4; dan/atau b. Penunjang jasa keuangan. 32. Bank wajib melakukan pemantauan perhitungan kecukupan modal secara konsolidasi sampai dengan perusahaan yang dikendalikan oleh perusahaan anak 33. Bank wajib memastikan perusahaan penunjang jasa keuangan sebagaimana dimaksud dalam angka 33 huruf b meliputi: a. Perusahaan yang didirikan atau kegiatan usahanya ditujukan hanya untuk menunjang kegiatan usaha bank dan/atau perusahaan anak; b. Perusahaan yang kegiatan usahanya diutamakan untuk menunjang bank dan/atau perusahaan anak, sesuai karakteristik bisnis dari bank dan/atau perusahaan anak; atau c. Perusahaan yang secara karakteristik bisnis ditujukan untuk menunjang kegiatan usaha industri perbankan atau industri perusahaan anak. Bank wajib memastikan pelaksanaan kegiatan usaha perusahaan penunjang jasa keuangan sebagaimana dimaksud di atas dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan mengenai perizinan dan/atau kegiatan usaha perusahaan penunjang jasa keuangan.

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
17. In applying for an equity participation permit, a bank must meet the following requirements: a. Minimum capital adequacy ratio according to risk profile; b. Has a soundness level with a composite rating of 1 (one) or 2 (two) based on the assessment of the bank's soundness level for the last 2 (two) consecutive periods; And c. Equity capital: 1) Does not interfere with the continuity of the bank's business; And 2) Does not increase the bank's risk profile significantly. 18. The bank submits an application for a license accompanied by a statement letter from the bank's board of directors signed by the main director and the director in charge of the bank's compliance function. 19. In the event that there are certain conditions that cause the managing director and/or director in charge of the bank's compliance function to be unable to sign a statement, the statement letter can be signed by other directors in accordance with the bank's articles of association. 20. Banks must realize the plan for equity participation no later than 6 (six) months after obtaining permission from the financial services authority. 21. If the bank does not realize the plan for equity participation within the intended period), the license issued by the financial services authority will become invalid. 22. Banks are required to divest on the basis of: a. Equity participation which results in or based on the bank's assessment results is expected to result in a significant reduction in bank capital and/or an increase in the bank's risk profile; and/or b. Order of the financial services authority. 23. Banks are required to submit an implementation plan to the financial services authority no later than 7 (seven) working days before the divestment is carried out. 24. Banks can divest on their own initiative. 25. Banks that carry out divestments on their own initiative must meet the following requirements: a. The divestment is aimed at adjusting to the bank's business strategy; b. Equity participation has been made for at least 5 (five) years; c. The divestment plan is included in the bank's business plan for the same year as the year the application for the divestment permit was submitted; d. Divestment is carried out through a fair transaction; and e. Divestment is not solely intended to gain profit. 26. Banks are required to apply for permits for divestment plans on their own initiative as referred to accompanied by complete application documents. 27. Banks must realize the divestment plan on their own initiative no later than 6 (six) months after obtaining permission from the financial services authority. If the bank does not realize the divestment plan on its own initiative within the intended period, the license issued by the financial services authority will become invalid. 28. Banks can make temporary equity participation to save loan or financing. 29. Banks are required to divest temporary equity participation if: a. Temporary equity participation has exceeded a maximum period of 5 (five) years; or b. Debtors in the form of companies where temporary equity participation has earned a cumulative profit. 30. Banks are required to submit reports on the realization of equity participation to the financial services authority no later than 5 (five) working days after the effective equity participation is made. 31. In the event that a subsidiary company participates in equity, the bank is required to ensure that the investment activity by the subsidiary company is carried out in the following companies: a. Those engaged in the financial sector as referred to in Article 4; and/or b. Supporting financial services. 32. Banks are required to monitor the calculation of capital adequacy on a consolidated basis up to companies controlled by subsidiaries 33. Banks are required to ensure that financial service support companies as referred to in number 33 letter b include: a. Companies that are established or whose business activities are intended only to support the business activities of banks and/or subsidiary companies; b. Companies whose business activities are prioritized to support banks and/or subsidiary companies, according to the business characteristics of the bank and/or subsidiary companies; or c. Companies whose business characteristics are aimed at supporting the business activities of the banking industry or subsidiary companies. Banks are required to ensure that the business activities of financial service supporting companies as referred to above are carried out in accordance with the provisions of laws and regulations regarding licensing and/or business activities of financial service supporting companies.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
18	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 24 Tahun 2022 Republic of Indonesia Financial Services Authority Regulation Number 24 of 2022	5 Desember 2022 December 5, 2022	Pengembangan Kualitas Sumber Daya Manusia Bank Umum. Development of Human Resources Quality for Commercial Banks.	1. Bank wajib melakukan pengelolaan Sumber Daya Manusia (SDM) dan pengembangan kualitas SDM yang dimiliki secara berkelanjutan. 2. Bank harus memiliki direktur yang membawahkan fungsi SDM. 3. Bank wajib menyediakan dana untuk pengembangan kualitas SDM untuk setiap tahun buku 4. Bank menyediakan dan merealisasikan dana untuk pengembangan kualitas SDM untuk setiap tahun buku paling sedikit 3,5% (tiga koma lima persen) dari total realisasi beban gaji kotor (*gross salary*) tahun sebelumnya. 5. Bank wajib memastikan sumber daya manusia alih daya yang digunakan memiliki kompetensi yang sesuai dengan kebutuhan pekerjaan yang dialihdayakan oleh Bank. 6. Bank wajib mengikutsertakan SDM untuk pengembangan kualitas dengan mengikutsertakan SDM pada pengembangan kompetensi di bidang teknis, di bidang nonteknis, dan di bidang kepemimpinan melalui Sertifikasi Kompetensi Kerja di sektor perbankan (SKK), sertifikasi kompetensi selain SKK, dan peningkatan kompetensi lain. 7. Bank wajib melakukan mengidentifikasi dan menetapkan fungsi kritikal dan jabatan kritikal. 8. Bank menyusun rencana dan menyampaikan realisasi rencana pengembangan kualitas SDM dalam rencana bisnis bank. 9. Bank wajib mengadministrasikan realisasi program pengembangan kualitas SDM. 10. Bank wajib memiliki sistem dan/atau prosedur internal untuk memantau realisasi pengembangan kualitas SDM secara berkelanjutan. 11. Bank dapat turut serta berpartisipasi untuk mengembangkan kualitas sumber daya manusia nasional. 12. Terhadap Bank yang belum memiliki sistem dan/atau prosedur internal untuk melakukan pemantauan realisasi pengembangan kualitas SDM secara berkelanjutan, diberikan jangka waktu 6 (enam) bulan sejak POJK SDM Bank Umum berlaku untuk dapat memenuhi kewajiban tersebut.
19	Surat Edaran Otoritas Jasa Keuangan Nomor 23/ SEOJK.03/2022 Financial Services Authority Circular Letter Number 23/ SEOJK.03/2022	7 Desember 2022 December 7, 2022	Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum (SEOJK ATMR Risiko Pasar) Concerning the Calculation of Risk Weighted Assets for Market Risk for Commercial Banks (SEOJK RWA Market Risk)	1. Dalam SEOJK ATMR Risiko Pasar ini, diatur mengenai beberapa hal sebagai berikut: a. Ketentuan umum; b. Perhitungan ATMR Risiko Pasar bagi bank yang memiliki unit usaha syariah dan/atau ATMR Risiko Pasar secara konsolidasi bagi bank yang memiliki perusahaan anak; c. Pelaporan; d. Publikasi; e. Ketentuan peralihan; dan f. Penutup. 2. Sesuai dengan POJK KPMM, Bank menghitung ATMR untuk RisikoPasar dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM). 3. Risiko Pasar merupakan risiko kerugianakibat pergerakan nilai pasar. Risiko yang termasuk dalam cakupan Risiko Pasar paling sedikit: a. Risiko gagal bayar, risiko suku bunga, risiko *credit spread*, risiko ekuitas, risiko nilai tukar, dan risiko komoditas, untuk instrumen *trading book*; dan b. Risiko nilai tukar dan risiko komoditas untuk instrumen Banking Book 4. Bank menggunakan salah 1 (satu) dari 2 (dua) jenis pendekatan dalam menghitung ATMR untuk risiko pasar, yaitu: a. Pendekatan standar (*standardized approach*); atau b. Pendekatan standar yang disederhanakan (*simplified standardised approach*).

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	1. Banks are required to manage Human Resources (HR) and develop the quality of their HR in a sustainable manner. 2. Banks must have a director in charge of the HR function. 3. Banks are required to provide funds for developing the quality of human resources for each financial year 4. The Bank provides and realizes funds for developing the quality of human resources for each financial year at least 3.5% (three point five percent) of the total realization of the previous year's gross salary. 5. Banks are required to ensure that the outsourced human resources used have competencies in accordance with the needs of the jobs outsourced by the Bank. 6. Banks are required to involve HR for quality development by involving HR in competency development in the technical, non-technical and leadership fields through Work Competency Certification in the banking sector (SKK), competency certification other than SKK, and improvement of other competencies. 7. Banks are required to identify and determine critical functions and critical positions. 8. The Bank prepares a plan and submits the realization of the HR quality development plan in the bank's business plan. 9. Banks are required to administer the realization of HR quality development programs. 10. Banks are required to have internal systems and/or procedures to monitor the realization of HR quality development in a sustainable manner. 11. Banks can participate in developing the quality of national human resources. 12. Banks that do not yet have an internal system and/or procedure to monitor the realization of HR quality development on an ongoing basis, are given a period of 6 (six) months from the entry into force of the POJK HR of Commercial Banks to be able to fulfill this obligation.	1. Kewajiban Bank untuk menyediakan dana untuk pengembangan kualitas SDM untuk setiap tahun buku dengan jumlah atau nominal penyediaan dana paling sedikit sebesar 3,5% (tiga koma lima persen) dari total realisasi beban gaji kotor (*gross salary*) tahun sebelumnya. Dana untuk pengembangan kualitas SDM ini mencakup semua dana yang disediakan Bank yang dicatatkan dalam pos laba rugi, terkait dengan program sertifikasi, pelatihan, pendidikan formal, pembimbingan, dan/atau detasering (*secondment*), termasuk juga biaya perjalanan, konsumsi, pemeliharaan aplikasi, *handbook*, modul, lisensi/*software subscription*, *e-library/journal subscription*, dan biaya renovasi ruangan, yang merupakan semua biaya atau dana yang dikeluarkan oleh Bank untuk mendukung kegiatan pengembangan kualitas SDM. 2. Bank menyusun dengan melakukan penjabaran dalam RBB yang meliputi rencana program atau kegiatan pengembangan kualitas SDM pada pengembangan kompetensi (di bidang teknis, di bidang nonteknis, dan di bidang kepemimpinan), proyeksi atau rencana jumlah SDM yang diikutsertakan dan rasionya terhadap jumlah seluruh SDM, serta proyeksi rasio dana untuk pengembangan kualitas SDM terhadap realisasi beban gaji kotor tahun sebelumnya. Terhadap rencana pengembangan kualitas SDM tersebut, Bank menyampaikan realisasinya dalam laporan realisasi RBB. Penyusunan rencana pengembangan kualitas SDM dan laporan realisasi juga dilakukan sebagaimana format yang tercantum dalam lampiran POJK SDM Bank Umum. 1. The Bank's obligation to provide funds for the development of HR quality for each financial year with the amount or nominal provision of funds at least 3.5% (three point five percent) of the total realization of the previous year's gross salary. Funds for developing the quality of human resources included all funds provided by the Bank which were recorded in the profit and loss account, related to certification programs, training, formal education, mentoring, and/or detachment (secondment), including travel expenses, consumption, maintenance of applications, handbooks, modules, licenses/software subscriptions, e-library/journal subscriptions, and room renovation costs, which were all costs or funds incurred by the Bank to support HR quality development activities. 2. The Bank prepared by elaborating in the RBB which included plans for HR quality development programs or activities in competency development (in the technical, non-technical, and leadership areas), projections or plans for the number of HR to be included and the ratio to the total number of HR, as well as projections the ratio of funds for developing the quality of human resources to the realization of the previous year's gross salary expense. Regarding the HR quality development plan, the Bank conveyed its realization in the Bank Bussiness Plan realization report. The preparation of the HR quality development plan and realization report was also carried out according to the format listed in the attachment to the POJK HR of Commercial Banks.
	1. In this Market Risk RWA SEOJK, the following matters are regulated: a. General requirements; b. Calculation of RWA Market Risk for banks that have sharia business units and/or consolidated RWA Market Risk for banks that have subsidiaries; c. Reporting; d. Publication; e. Transitional provisions; And f. Closing. 2. In accordance with POJK KPMM, the Bank calculates RWA for Market Risk in calculating the Minimum Capital Adequacy Requirement (KPMM). 3. Market Risk is the risk of loss due to movements in market values. Risks that are included in the scope of Market Risk at least: a. Default risk, interest rate risk, credit spread risk, equity risk, exchange rate risk and commodity risk, for trading book instruments; And b. Exchange rate risk and commodity risk for Banking Book instruments 4. The Bank uses 1 (one) of 2 (two) approaches in calculating RWA for market risk, namely: a. Standard approach (standardized approach); or b. A simplified standard approach (simplified standardized approach).	1. Dalam SEOJK ATMR Risiko Pasar ini, terdapat perubahan dalam rangka meningkatkan ketahanan permodalan yang tercermin dari beberapa hal berikut: a. terdapat penambahan klasifikasi *trading book* dan *banking book;* b. terdapat pengaturan mengenai *trading desk*; dan c. terdapat pilihan pendekatan dalam perhitungan ATMR yaitu pendekatan standar dan pendekatan standar yang disederhanakan. 2. Bank harus menyampaikan kepada OJK laporan sebagai berikut: a. Laporan Penerapan Manajemen Risiko untuk Risiko Pasar untuk posisi akhir bulan Desember 2023; dan b. Laporan Perhitungan ATMR Risiko Pasar disampaikan pertama kali: 1) bagi Bank secara individu untuk posisi akhir bulan Januari 2024; dan 2) bagi Bank secara konsolidasi untuk posisi akhir bulan Maret 2024. 3. Bank harus mempublikasikan Laporan Publikasi Eksposur Risiko dan Permodalan untuk ATMR Risiko Pasar pertama kali dilakukan untuk posisi akhir bulan Juni 2024 dengan tata cara sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai transparansi dan publikasi laporan Bank.

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				5. Bank hanya dapat menggunakan pendekatan standar yang disederhanakan dalam hal memenuhi persyaratan sebagai berikut: a. Bank yang tidak berdampak sistemik sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai penetapan bank sistemik dan *capital surcharge*; b. Bank tidak memiliki eksposur *correlation trading positions*; dan c. Disetujui oleh Otoritas Jasa Keuangan 6. Bank yang telah menggunakan pendekatan standar tidak diperbolehkan beralih menjadi menggunakan pendekatan standar yang disederhanakan. 7. Bank harus menggunakan pendekatan standar dalam melakukan perhitungan modal untuk risiko pasar, dalam hal bank memiliki portofolio berupa: a. Eksposur sekuritisasi; dan/atau b. Investasi ekuitas dalam *funds* 8. Perhitungan ATMR untuk Risiko Pasar untuk Bank secara individu bagi Bank yang memiliki Unit Usaha Syariah (UUS) dilakukan dengan cara menggabungkan eksposur UUS dalam perhitungan ATMR untuk Risiko Pasar Bank secara keseluruhan. 9. Perhitungan ATMR untuk Risiko Pasar secara konsolidasi untukBank yang memiliki Perusahaan Anak dilakukan sebagai berikut: a. Dalam hal seluruh Perusahaan Anak Bank beroperasi secara konvensional maka perhitungan ATMR untuk Risiko Pasar secara konsolidasi didasarkan pada laporan keuangan konsolidasi yaitu penjumlahan: 1) ATMR untuk Risiko Pasar untuk Bank secara individu; dan 2) ATMR untuk Risiko Pasar untuk Perusahaan Anak yang melakukan kegiatan usaha secara konvensional dilaksanakan sesuai dengan Surat Edaran Otoritas Jasa Keuangan ini, setelah mengeliminasi (*set-off*) transaksi antar entitas dalam kelompok usaha yang dikonsolidasi. b. Dalam hal sebagian Perusahaan Anak Bank melakukan kegiatan usaha berdasarkan prinsip syariah maka perhitungan ATMR Pasar secara konsolidasi, merupakan penjumlahan: 1) ATMR untuk risiko pasar untuk bank secara individu dilaksanakan sesuai dengan surat edaran otoritas jasa keuangan ini; 2) ATMR untuk risiko pasar untuk perusahaan anak yang melakukan kegiatan usaha secara konvensional dilaksanakan sesuai dengan surat edaran otoritas jasa keuangan ini; dan 3) ATMR untuk risiko pasar untuk perusahaan anak yang melakukan kegiatan usaha berdasarkan prinsip syariah dilaksanakan sesuai dengan surat edaran otoritas jasa keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko pasar dengan menggunakan metode standar bagi bank umum syariah, setelah mengeliminasi (*set-off*) transaksi antar entitas dalam kelompok usaha yang dikonsolidasi 10. Dalam SEOJK ATMR Risiko Pasar ini, terdapat perubahan dalam rangka meningkatkan ketahanan permodalan yang tercermin dari beberapa hal berikut: a. Terdapat penambahan klasifikasi *trading book* dan *banking book*; b. Terdapat pengaturan mengenai *trading desk*; dan c. Terdapat pilihan pendekatan dalam perhitungan ATMR yaitu pendekatan standar dan pendekatan standar yang disederhanakan. 11. Bank harus menyampaikan kepada OJK laporan sebagai berikut: a. Laporan Penerapan Manajemen Risiko untuk Risiko Pasar untuk posisi akhir bulan Desember 2023; dan b. Laporan Perhitungan ATMR Risiko Pasar disampaikan pertama kali: 1) Bagi Bank secara individu untuk posisi akhir bulan Januari 2024; dan 2) Bagi Bank secara konsolidasi untuk posisi akhir bulan Maret 2024. 12. Bank menyampaikan uji coba Laporan Perhitungan ATMR Risiko Pasar sebagaimana poin 11.b. di atas untuk posisi akhir bulan Juni 2023, bulan September 2023, dan bulan Desember 2023. 13. Bank harus mempublikasikan Laporan Publikasi Eksposur Risiko dan Permodalan untuk ATMR Risiko Pasar pertama kali dilakukan untuk posisi akhir bulan Juni 2024 dengan tata cara sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai transparansi dan publikasi laporan Bank.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	5. Banks can only use a simplified standard approach in terms of meeting the following requirements: a. Banks that do not have a systemic impact as referred to in the Financial Services Authority Regulation regarding the determination of systemic banks and capital surcharges; b. The Bank has no exposure to correlation trading positions; And c. Approved by the Financial Services Authority 6. Banks that have used a standard approach are not allowed to switch to using a simplified standard approach. 7. Banks must use a standard approach in calculating capital for market risk, in the event that a bank has a portfolio in the form of: a. Securitization exposure; and/or b. Equity investment in funds 8. The calculation of RWA for Market Risk for individual Banks for Banks with Sharia Business Units (UUS) is carried out by combining UUS exposure in the calculation of RWA for Market Risk for the Bank as a whole. 9. The calculation of consolidated RWA for Market Risk for Banks that have Subsidiaries is carried out as follows: a. In the event that all of the Bank's Subsidiaries operate conventionally, the calculation of consolidated RWA for Market Risk is based on the consolidated financial statements, namely the sum of: 1) RWA for Market Risk for individual Banks; And 2) RWA for Market Risk for Subsidiaries conducting conventional business activities is carried out in accordance with this Financial Services Authority Circular Letter, after eliminating (set-off) transactions between entities in the consolidated business group. b. In the event that some of the Bank's Subsidiaries carry out business activities based on sharia principles, the calculation of market RWA on a consolidated basis is the sum of: 1) RWA for market risk for individual banks is carried out in accordance with this financial services authority circular letter; 2) RWA for market risk for subsidiary companies conducting conventional business activities is carried out in accordance with this circular letter from the financial services authority; And 3) RWA for market risk for subsidiaries conducting business activities based on sharia principles is carried out in accordance with a circular letter from the financial services authority regarding the calculation of risk-weighted assets for market risk using the standard method for sharia commercial banks, after eliminating (set-off) inter-entity transactions within the consolidated business group 10. In this SEOJK RWA Market Risk, there are changes in order to increase capital resilience as reflected in the following matters: a. There are additional trading book and banking book classifications; b. There are arrangements regarding trading desks; And c. There is a choice of approaches in the calculation of RWA, namely the standard approach and the simplified standard approach. 11. Banks must submit reports to FSA as follows: a. Report on the Implementation of Risk Management for Market Risk for the end of December 2023 position; And b. Market Risk RWA Calculation Report is submitted for the first time: 1) For Banks individually for the position at the end of January 2024; And 2) For Banks on a consolidated basis for the position at the end of March 2024. 12. The Bank submits a trial Report on Market Risk RWA Calculation as referred to in point 11.b. above for the end of June 2023, September 2023 and December 2023 positions. 13. Banks must publish a Published Report on Risk and Capital Exposure for Market Risk RWA for the first time for the end of June 2024 position in accordance with the Financial Services Authority Regulation regarding transparency and publication of bank reports.	1. In this SEOJK RWA Market Risk, there were changes in order to increase capital resilience as reflected in the following matters: a. there was an addition to the classification of the trading book and banking book; b. there were arrangements regarding trading desks; and c. there was a choice of approaches in the calculation of RWA, namely the standard approach and the simplified standard approach. 2. Banks had to submit reports to FSA as follows: a. Report on the Implementation of Risk Management for Market Risk for the end of December 2023 position; and b. Market Risk RWA Calculation Report was submitted for the first time: 1) for Banks individually for the position at the end of January 2024; And 2) for Banks on a consolidated basis for the position at the end of March 2024. 3. Banks had to publish a Published Report on Risk and Capital Exposure for Market Risk RWA for the first time for the end of June 2024 position in accordance with the Financial Services Authority Regulation regarding transparency and publication of bank reports.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
20	Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 28/ SEOJK.03/2022 Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 28/ SEOJK.03/2022	22 Desember 2022 December 22, 2022	Sertifikasi Manajemen Risiko Bagi Sumber Daya Manusia Bank Umum Risk Management Certification for Commercial Bank Human Resources	1. Untuk mendukung penerapan manajemen risiko secara efektif pada Bank, kepemilikan sertifikat manajemen risiko bagi sumber daya manusia ditetapkan untuk: a. Anggota Direksi; b. Anggota Dewan Komisaris; c. Pejabat Eksekutif; dan d. Pejabat selain Pejabat Eksekutif pada: 1) Satuan kerja manajemen risiko, satuan kerja kepatuhan, dan satuan kerja audit internal; dan 2) Satuan kerja operasional utama yang mengambil dan melaksanakan keputusan atas risiko antara lain perkreditan/pembiayaan, tresuri, teknologi informasi, dan keuangan. Sumber Daya Manusia sebagaimana dimaksud pada angka 1 huruf a sampai dengan huruf d harus memiliki sertifikat manajemen risiko yang masih berlaku selama menduduki jabatan. 2. Bank dapat menetapkan sumber daya manusia selain anggota Direksi, anggota Dewan Komisaris, Pejabat Eksekutif, dan Pejabat selain Pejabat Eksekutif untuk mengikuti sertifikasi kompetensi kerja di bidang manajemen risiko perbankan yang selanjutnya disebut sertifikasi manajemen risiko yang disesuaikan dengan kebutuhan dan kebijakan internal Bank. 3. Sertifikasi manajemen risiko bagi anggota Direksi, anggota Dewan Komisaris, Pejabat Eksekutif, Pejabat selain Pejabat Eksekutif, dan Sumber Daya Manusia sebagaimana dimaksud pada angka 2 diselenggarakan oleh LSP sektor perbankan yang terdaftar di Otoritas Jasa Keuangan, yang disesuaikan dengan: a. Unit kompetensi yang mengacu pada standar kompetensi kerja nasional Indonesia bidang manajemen risiko perbankan; dan b. Jenjang kualifikasi yang mengacu pada kerangka kualifikasi nasional Indonesia bidang manajemen risiko perbankan, dengan memedomani dan memperhatikan: 1) Ruang lingkup dan penerapan manajemen risiko sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan antara lain mengenai penerapan manajemen risiko bagi bank umum, penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah, dan penerapan manajemen risiko terintegrasi bagi konglomerasi keuangan; dan 2) Kegiatan usaha Bank, yaitu kegiatan usaha konvensional, kegiatan usaha syariah, kegiatan usaha konvensional yang memiliki unit usaha syariah, serta Bank dalam fungsinya sebagai entitas utama dalam konglomerasi keuangan, serta disesuaikan dengan perkembangan risiko terkini yang terkait dengan sektor perbankan antara lain terkait keamanan siber, perubahan iklim, dan perkembangan risiko lainnya. 4. Masa berlaku dari sertifikat manajemen risiko yaitu untuk jangka waktu 3 (tiga) tahun sejak tanggal penerbitan sertifikat dimaksud, dan dapat diperpanjang. Masa berlaku perpanjangan sertifikat manajemen risiko adalah 3 (tiga) tahun setelah tanggal masa berlaku Sertifikat Manajemen Risiko sebelumnya berakhir. 5. Program pemeliharaan (*refreshment*) Sertifikasi Manajemen Risiko yang selanjutnya disebut program pemeliharaan, merupakan program yang dilaksanakan dengan tujuan untuk memelihara kompetensi pemegang atau pemilik sertifikat manajemen risiko di bidang manajemen risiko bank. Program pemeliharaan dilaksanakan dengan memenuhi ketentuan: a. Dilakukan secara berkala paling sedikit 1 (satu) kali dalam jangka waktu 1 (satu) tahun setelah diterbitkan sertifikat manajemen risiko; dan b. Bentuk kegiatan program pemeliharaan antara lain berupa *inhouse training*, seminar, sosialisasi ketentuan dari otoritas yang berwenang, *workshop*, lokakarya, *e-learning*, dan/atau portofolio pekerjaan, yang terkait dengan bidang manajemen risiko Bank. 6. Bank harus melakukan pemantauan untuk memastikan sumber daya manusia mengikuti program pengembangan kualitas sumber daya manusia melalui sertifikasi manajemen risiko dan menjaga keberlakuan dari sertifikat manajemen risiko yang telah dimiliki. 7. Kepemilikan sertifikat manajemen risiko merupakan salah satu aspek penilaian faktor kompetensi dalam penilaian kemampuan dan kepatutan bagi calon anggota Direksi dan calon anggota Dewan Komisaris sesuai ketentuan Otoritas Jasa Keuangan mengenai penilaian kemampuan dan kepatutan bagi pihak utama lembaga jasa keuangan. 8. Dalam melaksanakan sertifikasi manajemen risiko, lembaga sertifikasi profesi sektor perbankan menetapkan program sertifikasi tanpa berjenjang atau yang selanjutnya disebut program akselerasi (*fast track*) dalam uji kompetensi sertifikasi manajemen risiko, termasuk menetapkan penyesuaian skema sertifikasi manajemen risiko dan metode uji kompetensi untuk mendukung program akselerasi (*fast track*). Lembaga sertifikasi profesi sektor perbankan berkoordinasi dengan Otoritas Jasa Keuangan dalam menetapkan program akselerasi (*fast track*) pada uji kompetensi sertifikasi manajemen risiko.

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. To support the effective implementation of risk management at the Bank, ownership of a risk management certificate for human resources is determined for: a. Members of the Board of Directors; b. Member of the Board of Commissioners; c. Executive Officer; And d. Officials other than Executive Officers on: 1) Risk management work unit, compliance work unit and internal audit work unit; and 2) The main operational work units that make and implement decisions on risks include loan/financing, Treasury, information technology, and finance. Human Resources as referred to in number 1 letter a to letter d must have a valid risk management certificate while holding the position. 2. Banks can designate human resources other than members of the Board of Directors, members of the Board of Commissioners, Executive Officers, and Officers other than Executive Officers to take work competency certification in the field of banking risk management, hereinafter referred to as risk management certification, which is adjusted to the needs and internal policies of the Bank. 3. Risk management certification for members of the Board of Directors, members of the Board of Commissioners, Executive Officers, Officers other than Executive Officers, and Human Resources as referred to in number 2 is held by the banking sector LSP registered with the Financial Services Authority, which is adjusted to: a. Competency unit that refers to the Indonesian national work competency standards in the field of banking risk management; and b. The qualification level refers to the Indonesian national qualification framework in the field of banking risk management, by guiding and paying attention to: 1) The scope and application of risk management as stipulated in the provisions of the Financial Services Authority, among others, regarding the application of risk management for commercial banks, the application of risk management for Islamic commercial banks and Islamic business units, and the implementation of integrated risk management for financial conglomerates; And 2) Bank business activities, namely conventional business activities, sharia business activities, conventional business activities that have sharia business units, as well as the Bank in its function as the main entity in financial conglomerates, and adjusted to the latest risk developments related to the banking sector, including those related to cybersecurity, climate change, and other risk developments. 4. The validity period of the risk management certificate is for a period of 3 (three) years from the date of issuance of the certificate in question, and can be extended. The validity period of the risk management certificate extension is 3 (three) years after the expiration date of the previous Risk Management Certificate. 5. The Risk Management Certification refreshment program, hereinafter referred to as the maintenance program, is a program implemented with the aim of maintaining the competency of the holder or owner of a risk management certificate in the field of bank risk management. The maintenance program is carried out by fulfilling the following conditions: a. Conducted periodically at least 1 (one) time within 1 (one) year after the issuance of the risk management certificate; and b. Forms of maintenance program activities include in-house training, seminars, dissemination of provisions from the competent authorities, workshops, workshops, e-learning, and/or work portfolios, which are related to the Bank's risk management sector. 6. Banks must carry out monitoring to ensure that human resources follow a human resource quality development program through risk management certification and maintain the validity of the risk management certificate they already have. 7. Possession of a risk management certificate is one aspect of assessing competency factors in the fit and proper test for candidates for members of the Board of Directors and candidates for members of the Board of Commissioners in accordance with the provisions of the Financial Services Authority concerning fit and proper test for the main parties of financial service institutions. 8. In carrying out risk management certification, banking sector professional certification institutions establish a tiered certification program or hereinafter referred to as the accelerated program (fast track) in the Risk Management Certification competency test, including establishing adjustments to the risk management certification scheme and competency test methods to support the accelerated (fast track) program. tracks). The banking sector professional certification agency coordinates with the Financial Services Authority in establishing an accelerated program (fast track) on the risk management certification competency test.	1. Bank diwajibkan melakukan pengembangan kualitas sumber daya manusia (SDM) dengan mengikutsertakan SDM pada pengembangan kompetensi di bidang teknis, di bidang nonteknis, dan di bidang kepemimpinan melalui Sertifikasi Kompetensi Kerja di sektor perbankan, sertifikasi kompetensi selain Sertifikasi Kompetensi Kerja di sektor perbankan, dan peningkatan kompetensi lainnya. 2. Perlunya penerapan manajemen risiko Bank secara komprehensif, termasuk melalui dukungan terhadap peningkatan kompetensi kerja di bidang manajemen risiko melalui Sertifikasi Kompetensi Kerja di bidang manajemen risiko perbankan bagi SDM yang dimiliki Bank. 3. Untuk mendukung penerapan manajemen risiko secara efektif pada Bank, kepemilikan Sertifikat Manajemen Risiko ditetapkan bagi SDM yang dimiliki Bank. 4. sertifikasi manajemen risiko bagi SDM yang dimiliki Bank diselenggarakan oleh LSP sektor perbankan yang terdaftar di Otoritas Jasa Keuangan, yang disesuaikan dengan SKKNI dan KKNI bidang manajemen risiko perbankan. 5. Masa berlaku sertifikat manajemen risiko yaitu untuk jangka waktu 3 (tiga) tahun sejak tanggal penerbitan, dan dapat diperpanjang. Masa berlaku perpanjangan sertifikat manajemen risiko adalah 3 (tiga) tahun setelah tanggal masa berlaku sertifikat manajemen risiko sebelumnya berakhir. 6. Untuk memelihara kompetensi pemegang atau pemilik sertifikat manajemen risiko di bidang manajemen risiko bank, dilakukan program pemeliharaan (*refreshment*) sertifikasi manajemen risiko. Program pemeliharaan dapat digunakan untuk memperpanjang masa berlaku sertifikat manajemen risiko, sepanjang memenuhi kriteria 1. Banks were required to develop the quality of human resources (HR) by involving HR in competency development in the technical, non-technical and leadership fields through Work Competency Certification in the banking sector, competency certification other than Work Competency Certification in the banking sector, and competency improvement other. 2. The need for a comprehensive implementation of Bank risk management, including through support for increasing work competence in the field of risk management through Work Competency Certification in the field of banking risk management for the Bank's HR. 3. To support the implementation of effective risk management at the Bank, ownership of the Risk Management Certificate is assigned to the Bank's HR. 4. Risk management certification for human resources owned by the Bank was held by LSPs in the banking sector registered with the Financial Services Authority, which were adjusted to the SKKNI and KKNI in the field of banking risk management. 5. The validity period of the risk management certificate was for a period of 3 (three) years from the date of issue, and could be extended. The validity period of the risk management certificate extension was 3 (three) years after the expiration date of the previous risk management certificate. 6. To maintain the competency of the holder or owner of a risk management certificate in the field of bank risk management, a risk management certification refresher program was carried out. The maintenance program can be used to extend the validity period of the risk management certificate, as long as it met the criteria

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				9. Kriteria pelaksanaan program akselerasi *(fast track)* dalam uji kompetensi sertifikasi manajemen risiko sebagaimana dimaksud pada angka 1 yaitu: a. Berlaku untuk pihak yang akan dicalonkan dalam jabatan sebagai anggota Direksi atau anggota Dewan Komisaris, baik yang belum atau telah ditetapkan dalam Rapat Umum Pemegang Saham, yang dibuktikan dengan surat pengantar permohonan pengajuan uji kompetensi yang ditandatangani oleh anggota Direksi atau oleh anggota Dewan Komisaris dalam hal anggota Direksi berhalangan atau menolak menandatangani surat pengantar, dengan dilampirkan: 1) Keputusan rapat umum pemegang saham yang menyatakan bahwa yang bersangkutan telah diangkat sebagai anggota Direksi atau anggota Dewan Komisaris oleh rapat umum pemegang saham; atau 2) Rekomendasi komite remunerasi dan nominasi dalam hal yang bersangkutan dicalonkan sebagai anggota Direksi atau anggota Dewan Komisaris dan belum diangkat oleh rapat umum pemegang saham; dan b. Mempertimbangkan kemampuan atau kompetensi kerja dari pihak yang akan dicalonkan dalam jabatan sebagai anggota Direksi atau anggota Dewan Komisaris sebagaimana dimaksud dalam huruf a, terkait dengan: 1) Profil, yaitu pengalaman kerja atau portofolio di bidang keuangan atau pada otoritas di bidang keuangan; 2) Karakteristik, yaitu kekhususan karakter, nilai yang dimiliki, atau kekhususan lain yang dapat dipertimbangkan keterkaitannya pada Bank; dan/atau spesialisasi kompetensi.	
21	Surat Edaran Otoritas Jasa Keuangan Nomor 29/ SEOJK.03/2022 Financial Services Authority Circular Letter Number 29/ SEOJK.03/2022	27 Desember 2022 December 27, 2022	Ketahanan dan Keamanan Siber Bagi Bank Umum Cyber Security and Resilience for Commercial Banks	1. Salah satu ketentuan lebih lanjut dari Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum (POJK PTI) adalah SEOJK tentang ketahanan dan keamanan siber bagi bank umum. 2. Ketahanan siber merupakan kemampuan Bank untuk tetap menjaga kelangsungan bisnisnya dengan melakukan tindakan antisipatif, adaptif, dan proaktif terhadap ancaman siber. 3. Keamanan siber keamanan siber merupakan kondisi terjaganya kerahasiaan, keutuhan, serta ketersediaan informasi dan/atau sistem informasi yang saling terkoneksi satu sama lain melalui media siber, dari serangan siber. Keamanan siber dapat juga mencakup aspek lain, seperti keaslian, akuntabilitas, nirsangkal, dan keandalan. 4. Penilaian risiko inheren terkait keamanan siber oleh Bank, dengan memperhatikan paling sedikit 4 (empat) faktor penilaian yaitu : a. Teknologi, b. Produk bank, c. Karakteristik organisasi, dan d. Rekam jejak insiden siber; 5. Penilaian risiko inheren terkait keamanan siber, yang dilaksanakan secara tahunan untuk posisi akhir bulan Desember. 6. Hasil penilaian risiko inheren terkait keamanan siber disampaikan kepada OJK sebagai bagian dari laporan kondisi terkini penyelenggaraan TI Bank selain itutingkat risiko inheren terkait keamanan siber dipertimbangkan sebagai parameter atau indikator tambahan dari tingkat risiko inheren untuk aspek TI pada risiko operasional dalam penilaian tingkat kesehatan Bank. 7. Penerapan manajemen risiko terkait keamanan siber oleh Bank, yang mencakup 4 (empat) aspek, yaitu: a. Tata kelola risiko terkait keamanan siber; b. Kerangka manajemen risiko terkait keamanan siber; c. Proses manajemen risiko, kecukupan sumber daya manusia, serta kecukupan sistem informasi manajemen risiko, terkait keamanan siber; dan d. Sistem pengendalian risiko terkait keamanan siber; 8. Penerapan manajemen risiko terkait keamanan siber disesuaikan dengan karakteristik dan kompleksitas bisnis Bank. 9. Proses yang dilakukan Bank untuk menjaga ketahanan siber, yaitu: a. Identifikasi aset, ancaman, dan kerentanan; b. Pelindungan aset; c. Deteksi insiden siber; dan d. Penanggulangan dan pemulihan insiden siber. 10. Penilaian maturitas keamanan siber bertujuan untuk mengukur tingkat maturitas yang telah dicapai oleh Bank. Tingkat maturitas keamanan siber mencerminkan kondisi keamanan siber pada Bank. Dalam hal teridentifikasi terdapat area yang memiliki kelemahan dan memerlukan perbaikan, hal tersebut dapat menjadi masukan dalam meningkatkan ketahanan dan keamanan siber Bank. 11. Bank melakukan penilaian tingkat maturitas keamanan siber. Penilaian tersebut dilakukan secara tahunan untuk posisi akhir bulan Desember. Bank dapat melakukan penginian penilaian tersebut sewaktu-waktu apabila diperlukan.	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	9. The criteria for implementing the acceleration program (fast track) in the risk management certification competency test as referred to in point 1 are: a. Applies to parties who will be nominated for positions as members of the Board of Directors or members of the Board of Commissioners, whether those who have not been or have been appointed at the General Meeting of Shareholders, as evidenced by a cover letter for applying for a competency test signed by a member of the Board of Directors or by a member of the Board of Commissioners in the case of a member The Board of Directors is absent or refuses to sign the cover letter, attached with: 1) Decision of the general meeting of shareholders stating that the person concerned has been appointed as a member of the Board of Directors or member of the Board of Commissioners by the general meeting of shareholders; or 2) Recommendation of the remuneration and nomination committee in the event that the person concerned is nominated as a member of the Board of Directors or a member of the Board of Commissioners and has not been appointed by the general meeting of shareholders; And b. Consider the ability or competence of the party to be nominated for office as a member of the Board of Directors or member of the Board of Commissioners as referred to in letter a, related to: 1) Profile, namely work experience or portfolio in the financial sector or the authority in the financial sector; 2) Characteristics, namely character traits, values possessed, or other characteristics that can be considered related to the Bank; and/or competency specialization.	
	1. One of the further provisions of the Financial Services Authority Regulation Number 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks (POJK PTI) is the SEOJK regarding resilience and cyber security for commercial banks. 2. Cyber resilience is the Bank's ability to maintain business continuity by taking anticipatory, adaptive and proactive actions against cyber threats. 3. Cybersecurity is a condition in which confidentiality, integrity and availability of information and/or information systems that are connected to each other through cyber media are maintained, from cyberattacks. Cybersecurity can also cover other aspects, such as authenticity, accountability, disclaimer and reliability. 4. Assessment of inherent risk related to cyber security by the Bank, taking into account at least 4 (four) assessment factors, namely: a. Technology, b. bank product, c. Organizational characteristics, and d. Cyber incident track record; 5. Assessment of inherent risks related to cybersecurity, which is carried out annually for the end of December position. 6. The results of the inherent risk assessment related to cybersecurity are submitted to the FSA as part of the report on the current condition of IT implementation of the Bank. In addition, the inherent risk level related to cybersecurity is considered as an additional parameter or indicator of the level of inherent risk for IT aspects of operational risk in assessing the soundness of the Bank. 7. Implementation of risk management related to cybersecurity by the Bank, which includes 4 (four) aspects, namely: a. Risk governance related to cybersecurity; b. Risk management framework related to cyber security; c. Risk management processes, adequacy of human resources, and adequacy of risk management information systems, related to cybersecurity; and d. Risk control system related to cybersecurity; 8. Implementation of risk management related to cyber security is adjusted to the characteristics and complexity of the Bank's business. 9. The process carried out by the Bank to maintain cyber resilience, namely: a. Identify assets, threats and vulnerabilities; b. asset protection; c. Cyber incident detection; And d. Cyber incident response and recovery. 10. The cyber security maturity assessment aims to measure the level of maturity that has been achieved by the Bank. The cyber security maturity level reflects the cyber security conditions at the Bank. In the event that there are identified areas that have weaknesses and require improvement, this can be input in increasing the resilience and cybersecurity of the Bank. 11. The Bank conducts cybersecurity maturity level assessments. The assessment is carried out annually for the position at the end of December. The Bank may initiate the assessment at any time if necessary.	1. Penilaian risiko *inheren* terkait keamanan siber oleh Bank, dengan memperhatikan paling sedikit 4 (empat) faktor penilaian yaitu teknologi, produk bank, karakteristik organisasi, dan rekam jejak insiden siber. 2. Penilaian risiko *inheren* terkait keamanan siber, yang dilaksanakan secara tahunan untuk posisi akhir bulan Desember. Hasil penilaian risiko inheren terkait keamanan siber disampaikan kepada OJK sebagai bagian dari laporan kondisi terkini penyelenggaraan TI Bank. 3. Tingkat risiko inheren terkait keamanan siber dipertimbangkan sebagai parameter atau indikator tambahan dari tingkat risiko inheren untuk aspek TI pada risiko operasional dalam penilaian tingkat kesehatan Bank. 4. Bank membentuk unit atau fungsi yang bertugas menangani ketahanan dan keamanan siber Bank. Tugas dari unit atau fungsi yang menangani ketahanan dan keamanan siber Bank, yaitu mengoordinasikan dan/atau melaksanakan: a. Proses ketahanan siber Bank; b. Penilaian sendiri atas risiko inheren terkait keamanan siber dan tingkat maturitas keamanan siber; c. Penetapan tingkat risiko terkait keamanan siber; dan d. Pengujian keamanan siber; 5. Bank perlu melakukan pemantauan atas insiden siber sebagai bentuk komunikasi kepada para pemangku kepentingan dan pengendalian atas pengelolaan ketahanan dan keamanan siber. 1. Assessment of inherent risk related to cyber security by the Bank, considering at least 4 (four) assessment factors, namely technology, bank products, organizational characteristics, and cyber incident track record. 2. Assessment of inherent risks related to cybersecurity, which was carried out annually for the end of December position. The results of an inherent risk assessment related to cyber security are submitted to the FSA as part of a report on the current condition of the Bank's IT operations. 3. The level of inherent risk related to cybersecurity was considered as an additional parameter or indicator of the level of inherent risk for IT aspects of operational risk in assessing the soundness of the Bank. 4. The Bank established a unit or function in charge of handling the resilience and cyber security of the Bank. The duties of the unit or function that handled the Bank's cyber resilience and security, namely coordinating and/or implementing: a. Bank cyber resilience processes; b. Self-assessment of inherent risks related to cybersecurity and cybersecurity maturity level; c. Determination of the level of risk related to cybersecurity; and d. Cyber security testing; 5. Banks needed to monitor cyber incidents as a form of communication to stakeholders and control over the management of cyber security and resilience.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				12. Penilaian tingkat maturitas keamanan siber mencakup penilaian terhadap: a. Penilaian tingkat maturitas keamanan siber, yang mencakup penilaian terhadap: 1) Kualitas penerapan manajemen risiko terkait keamanan siber; - Tata kelola risiko terkait keamanan siber; - Kerangka manajemen risiko terkait keamanan siber; - Proses manajemen risiko, kecukupan SDM, dankecukupan sistem informasi manajemen risiko, terkait keamanan siber; dan - Sistem pengendalian risiko terkait keamanan siber; 2) Kualitas penerapan proses ketahanan siber; - Identifikasi aset, ancaman, dan kerentanan; - Pelindungan aset; - Deteksi insiden siber; dan - Penanggulangan dan pemulihan insiden siber. 13. Penetapan tingkat kualitas dikategorikan ke dalam Peringkat 1 (*Strong*), Peringkat 2 (*Satisfactory*), Peringkat 3 (*Fair*), Peringkat 4 (*Marginal*), dan Peringkat 5 (*Unsatisfactory*) 14. Penetapan tingkat maturitas keamanan siber dikategorikan ke dalam 5 (lima) tingkat, yaitu Tingkat 1, Tingkat 2, Tingkat 3, Tingkat 4, dan Tingkat 5 15. Penilaian tingkat maturitas keamanan siber, yang dilaksanakan secara tahunan untuk posisi akhir bulan Desember. Hasil penilaian tingkat maturitas keamanan siber disampaikan kepada OJK sebagai bagian dari laporan kondisi terkini penyelenggaraan TI Bank; dan 16. Tingkat maturitas keamanan siber dipertimbangkan sebagai parameter atau indikator tambahan dari kualitas penerapan manajemen risiko untuk aspek TI pada risiko operasional dalam penilaian tingkat kesehatan Bank. 17. Penetapan tingkat risiko terkait keamanan siber dikategorikan ke dalam Peringkat 1 (*low*), Peringkat 2 (*low to moderate*), Peringkat 3 (*moderate*), Peringkat 4 (*moderate to high*), dan Peringkat 5 (*high*).Urutan peringkat tingkat risiko terkait keamanan siber yang lebih kecil mencerminkan semakin rendahnya risiko terkait keamanan siber yang dihadapi oleh Bank. 18. Tingkat risiko terkait keamanan siber sebagaimana dimaksud pada angka 1 disampaikan kepada Otoritas Jasa Keuangan sebagai bagian dari laporan kondisi terkini penyelenggaraan TI Bank, yaitu paling lama 15 (lima belas) hari kerja setelah akhir tahun pelaporan. 19. Penetapan tingkat risiko terkait keamanan siber pertama kali dilakukan oleh Bank untuk posisi akhir bulan Desember 2022 dan disampaikan kepada Otoritas Jasa Keuangan paling lambat pada akhir bulan Juni 2023. 20. Bank melakukan pengujian keamanan siber secara berkala atas keamanan jaringan, sistem, dan data sebagai langkah untuk memaksimalkan upaya menjaga keamanan siber Bank. Pengujian keamanan siber terbagi menjadi 2 (dua) yaitu pengujian keamanan siber berdasarkan: a. Analisis kerentanan; 1) Bertujuan untuk melihat titik lemah dari sistem Bank; 2) Dilaksanakan secara berkala berdasarkan evaluasi intern Bank, yang diawali dengan pelaksanaan identifikasi kerentanan yang kemudian dilanjutkan dengan *penetration test*; 3) Hasil pengujian disampaikan kepada OJK sebagai bagian dari laporan kondisi terkini penyelenggaraan TI Bank. b. Pengujian keamanan siber berdasarkan skenario 1) Berapa jenis pengujian keamanan siber berdasarkan skenario yang dapat dilakukan oleh Bank antara lain *table-top exercise, cyber range exercise, social engineering exercise,* dan *adversarial attack simulation exercise* 2) Bertujuan untuk memvalidasi proses penanggulangan dan pemulihan insiden siber pada Bank; 3) Dilaksanakan secara berkala, paling sedikit 1 (satu) kali dalam 1 (satu) tahun; 4) Hal yang perlu diperhatikan dalam pengujian keamanan siber berdasarkan skenario, seperti pengujian dalam bentuk simulasi serangan harus dilakukan secara terkendali di bawah pengawasan ketat; 5) Hasil pengujian disampaikan kepada OJK paling lama 10 (sepuluh) hari kerja setelah pengujian keamanan siber selesai dilaksanakan. 21. Bank dapat melakukan pengujian keamanan siber secara mandiri atau menggunakan pihak ketiga dengan tetap memperhatikan hal-hal tertentu. 22. Bank melakukan dokumentasi dan pengamanan yang memadai atas hasil pengujian keamanan siber yang telah dilakukan untuk menjaga kerahasiaan hasil pengujian keamanan siber 23. Bank membentuk unit atau fungsi yang bertugas menangani ketahanan dan keamanan siber Bank. Tugas dari unit atau fungsi yang menangani ketahanan dan keamanan siber Bank, yaitu mengoordinasikan dan/atau melaksanakan: a. Proses ketahanan siber Bank; b. Penilaian sendiri atas risiko *inheren* terkait keamanan siber dan tingkat maturitas keamanan siber; c. Penetapan tingkat risiko terkait keamanan siber; dan d. Pengujian keamanan siber;

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
12. The cybersecurity maturity level assessment includes an assessment of: a. Cybersecurity maturity level assessment, which includes an assessment of: 1) Quality of risk management implementation related to cybersecurity; - Risk governance related to cybersecurity; - Risk management framework related to cyber security; - Risk management processes, adequacy of human resources, and adequacy of risk management information systems, related to cybersecurity; and - Risk control system related to cybersecurity; 2) Quality of implementation of cyber resilience processes; - Identify assets, threats and vulnerabilities; - asset protection; - Cyber incident detection; And - Cyber incident response and recovery. 13. Determination of quality levels is categorized into Rating 1 (Strong), Rating 2 (Satisfactory), Rating 3 (Fair), Rating 4 (Marginal), and Rating 5 (Unsatisfactory) 14. Determination of cyber security maturity levels is categorized into 5 (five) levels, namely Level 1, Level 2, Level 3, Level 4, and Level 5 15. Cyber security maturity level assessment, which is carried out annually for the end of December position. The results of the cybersecurity maturity level assessment are submitted to the FSA as part of a report on the current condition of Bank IT operations; and 16. Cybersecurity maturity level is considered as an additional parameter or indicator of the quality of risk management implementation for IT aspects of operational risk in assessing the soundness of a Bank. 17. Determination of risk levels related to cyber security is categorized into Rating 1 (low), Rating 2 (low to moderate), Rating 3 (moderate), Rating 4 (moderate to high), and Rating 5 (high). smaller cyberspace reflects the lower risk related to cybersecurity faced by the Bank. 18. The level of risk related to cyber security as referred to in number 1 is submitted to the Financial Services Authority as part of the report on the latest condition of Bank IT operations, which is no later than 15 (fifteen) working days after the end of the reporting year. 19. Banks will first determine the level of risk related to cyber security for the position at the end of December 2022 and submit it to the Financial Services Authority no later than the end of June 2023. 20. The Bank conducts periodic cyber security tests on network, system and data security as a step to maximize efforts to maintain the Bank's cyber security. Cyber security testing is divided into 2 (two), namely cyber security testing based on: a. Vulnerability analysis; 1) Aims to see the weak points of the Bank system; 2) Conducted periodically based on the Bank's internal evaluation, which begins with the implementation of vulnerability identification which is then followed by a penetration test; 3) The test results are submitted to the FSA as part of the report on the current condition of Bank IT operations. b. Scenario-based cybersecurity testing 1) How many types of cyber security testing based on scenarios can be carried out by the Bank, including table-top exercises, cyber range exercises, social engineering exercises, and adversarial attack simulation exercises 2) Aims to validate the cyber incident response and recovery process at the Bank; 3) Conducted periodically, at least 1 (one) time in 1 (one) year; 4) Things that need to be considered in cybersecurity testing based on scenarios, such as testing in the form of attack simulations must be carried out in a controlled manner under strict supervision; 5) Test results are submitted to FSA no later than 10 (ten) working days after the cyber security testing has been completed. 21. Banks can carry out cyber security tests independently or use third parties while still paying attention to certain things. 22. The Bank carries out adequate documentation and safeguards for the results of cyber security tests that have been carried out to maintain the confidentiality of the results of cyber security tests 23. The Bank establishes a unit or function in charge of handling the resilience and cyber security of the Bank. The duties of the unit or function that handles the Bank's cyber resilience and security, namely coordinating and/or implementing: a. Bank cyber resilience processes; b. Self-assessment of inherent risks related to cybersecurity and cybersecurity maturity level; c. Determination of the level of risk related to cybersecurity; And d. Cyber security testing;	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				24. Unit atau fungsi yang bertugas menangani ketahanan dan keamanan siber bersifat independen terhadap fungsi pengelola TI; 25. Unit atau fungsi yang menangani ketahanan dan keamanan siber mengoordinasikan tim tanggap insiden siber, termasuk inisasi pembentukannya. 26. Unit atau fungsi yang menangani ketahanan dan keamanan siber memastikan bahwa tim tanggap insiden siber: a. Memiliki kapasitas dan kemampuan terkait penanganan insiden siber; b. Dapat bekerja sama dengan unit atau fungsi terkait; c. Memiliki sumber daya analisis insiden; d. dapat bekerja sama secara efektif dengan fungsi intelijen ancaman siber; e. Dipimpin oleh pejabat yang berasal dari unit atau fungsi yang menangani ketahanan dan keamanan siber; dan f. Memiliki narahubung untuk mendukung koordinasi dalam pelaksanaan tugas. 27. Insiden siber merupakan ancaman siber berupa upaya, kegiatan, dan/atau tindakan yang mengakibatkan sistem elektronik tidak berfungsi sebagaimana mestinya. 28. Bank perlu melakukan pemantauan atas insiden siber sebagai bentuk komunikasi kepada para pemangku kepentingan dan pengendalian atas pengelolaan ketahanan dan keamanan siber. 29. Pelaporan insiden siber a. Notifikasi awal insiden siber 1) Berisi informasi awal yang tersedia terkait insiden siber; 2) Disampaikan kepada OJK melalui sarana elektronik secara tertulis paling lama 24 (dua puluh empat) jam setelah insiden siber diketahui oleh Bank; 3) ditujukan kepada pengawas Bank yang bersangkutan; b. Laporan insiden siber 1) Berisi informasi terkait insiden siber yang lebih lengkap; 2) Disampaikan secara daring melalui sistem pelaporan OJK paling lama 5 (lima) hari kerja setelah insiden siber diketahui. 30. Dalam hal terdapat pengaturan otoritas lain mengenai penyampaian notifikasi awal dan/atau laporan insiden siber dengan jangka waktu yang lebih cepat, Bank menyampaikan notifikasi awal dan/atau laporan insiden siber kepada OJK pada saat yang bersamaan sesuai dengan pengaturan otoritas lain dimaksud.	

Perubahan peraturan perundang-undangan yang telah dijabarkan di atas tidak memiliki dampak kuantitatif yang signifikan terhadap Laporan Keuangan bank **bjb**.

Changes to the laws and regulations that have been described above do not have a significant quantitative impact on bank **bjb** Financial Statements.

Perubahan Kebijakan Akuntansi

Alasan Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi dilakukan dalam rangka mematuhi Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku yang relevan dengan operasi bank **bjb** dan Entitas Anak.

Informasi Perubahan dan Dampak Perubahan Kebijakan Akuntansi

Berikut amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2022, dengan penerapan dini diperkenankan yaitu:

Accounting Policy Changes

Reasons for Accounting Policy Changes

Changes in accounting policies were made in order to comply with the applicable Statement of Financial Accounting Standards (PSAK) relevant to the operations of bank **bjb** and its Subsidiaries.

Information on Changes and Impact of Changes in Accounting Policies

The following were amendments and adjustments to standards effective for periods starting on or after January 1, 2022, with earlier application permitted, namely:

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
	24. The unit or function tasked with handling cyber security and resilience is independent from the IT management function; 25. The unit or function that handles cyber security and resilience coordinates the cyber incident response team, including the initiation of its formation. 26. The unit or function that handles cyber security and resilience ensures that the cyber incident response team: a. Have the capacity and capability related to handling cyber incidents; b. Can cooperate with related units or functions; c. Have incident analysis resources; d. be able to cooperate effectively with cyberthreat intelligence functions; e. Led by an official from a unit or function that handles cyber security and resilience; and f. Have a contact person to support coordination in carrying out tasks. 27. A cyber incident is a cyber threat in the form of an attempt, activity and/or action that results in an Electronic System not functioning properly. 28. Banks need to monitor cyber incidents as a form of communication to stakeholders and control over the management of cyber security and resilience. 29. Cyber incident reporting a. Early notification of cyber incidents 1) Contains the earliest available information regarding cyber incidents; 2) Submitted to FSA via electronic means in writing no later than 24 (twenty four) hours after the cyber incident is known by the Bank; 3) addressed to the concerned Bank supervisor; b. Cyber incident report 1) Contains more complete information regarding cyber incidents; 2) Submitted online through the FSA reporting system no later than 5 (five) working days after the cyber incident is known. 30. In the event that there are other authority arrangements regarding the delivery of early notification and/or reports of cyber incidents with a faster timeframe, the Bank shall submit initial notifications and/or reports of cyber incidents to FSA at the same time in accordance with the arrangements of the other authorities referred to.	

Tabel Perubahan Kebijakan Akuntansi Tahun 2022
Table of Changes in Accounting Policy for 2022

(dalam jutaan Rupiah)
(in IDR million)

No	Perubahan Kebijakan Akuntansi Changes in Accounting Policy	Dampak Secara Kuantitatif Perubahan Kebijakan Akuntansi Terhadap Laporan Keuangan Quantitative Impact of Changes in Accounting Policies on Financial Statements
1	Amendemen PSAK 22: Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual. Amendments to PSAK 22: Business Combinations regarding Reference to the Conceptual Framework.	Implementasi standar-standar tersebut tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya. The implementation of these standards did not have a significant impact on the amounts reported in the current period or the previous year.
2	Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Merugi-Biaya Memenuhi Kontrak. Amendment to PSAK 57: Provisions, Contingent Liabilities, and Contingent Assets regarding Loss Contracts-Cost of Fulfilling the Contract.	
3	Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan. Amendments to PSAK 16: Property, Plant and Equipment regarding Yield Before Intended Use.	
4	PSAK 69 (Penyesuaian Tahunan 2020): Agrikultur. PSAK 69 (Annual Adjustment 2020): Agriculture.	
5	PSAK 71 (Penyesuaian Tahunan 2020): Instrumen Keuangan. PSAK 71 (2020 Annual Adjustment): Financial Instruments.	
6	PSAK 73 (Penyesuaian Tahunan 2020): Sewa. PSAK 73 (Annual Adjustment 2020): Rent.	

Tingkat Kesehatan Bank

Mengacu pada Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat Kesehatan Bank adalah hasil penilaian kondisi Bank yang dilakukan terhadap Risiko dan kinerja Bank.

Bank wajib melakukan penilaian Tingkat Kesehatan Bank secara *self assessment* untuk posisi akhir bulan Juni dan Desember. Penilaian Tingkat Kesehatan dengan pendekatan Risiko *(Risk-Based Bank Rating)* tersebut dilakukan dengan cakupan penilaian terhadap faktor-faktor:

a. Profil Risiko
b. Tata Kelola
c. Rentabilitas
d. Permodalan

Peringkat Komposit Tingkat Kesehatan Bank ditetapkan berdasarkan analisis yang komprehensif dan terstruktur dengan memperhatikan materialitas dan signifikansi masing-masing faktor penilaian.

Peringkat Komposi Tingkat Kesehatan Bank dikategorikan sebagai berikut:

a. Peringkat Komposit 1 (PK-1) mencerminkan kondisi Bank yang secara umum Sangat Sehat.
b. Peringkat Komposit 2 (PK-2) mencerminkan kondisi Bank yang secara umum Sehat.
c. Peringkat Komposit 3 (PK-3) mencerminkan kondisi Bank yang secara umum Cukup Sehat.
d. Peringkat Komposit 4 (PK-4) mencerminkan kondisi Bank yang secara umum Kurang Sehat.
e. Peringkat Komposit 5 (PK-5) mencerminkan kondisi Bank yang secara umum Tidak Sehat.

Hasil penilaian secara *self assessment* Peringkat Komposit Tingkat Kesehatan bank **bjb** per 31 Desember 2022 dan 31 Desember 2021 adalah sebagai berikut:

Bank Soundness Level

Referring to the Financial Services Authority (SEOJK) Circular Letter Number 14/SEOJK.03/2017 dated March 17, 2017 concerning Assessment of the Soundness of Commercial Banks. Bank Soundness Level was the result of an assessment of the condition of the Bank which was carried out on the Risk and performance of the Bank.

Banks are required to carry out a thorough assessment of the Bank Soundness Level self-assessment for positions at the end of June and December. Bank Soundness Level Assessment with a Risk approach (Risk-Based Bank Rating) is carried out with the scope of the assessment to factors:

a. Risk Profile
b. Governance
c. Profitability
d. Capital

The Bank Soundness Composite Rating is determined based on a comprehensive and structured analysis by taking into account the materiality and significance of each assessment factor.

The Bank Soundness Composition Rating is categorized as follows:

a. Composite Rating 1 (CR-1), reflects Bank's condition that is in general extremely sound.
b. Composite Rating 2 (CR-2), reflects Bank's condition that is in general sound.
c. Composite Rating 3 (CR-3), reflects Bank's condition that is in general adequately sound.
d. Composite Rating 4 (CR-4), reflects Bank's condition that is in general less sound.
e. Composite Rating 5 (CR-5), reflects Bank's condition that is in general unsound.

The results of the self-assessment of bank **bjb** Composite Soundness Rating as of December 31, 2022 and December 31, 2021 are as follows:

Tabel Tingkat Kesehatan Bank
Table of Bank Soundness Level

Faktor Penilaian Rating Factor	Peringkat Komposit / Composite Rating	
	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021
Profil Risiko / Risk Profile	2	2
Tata Kelola / Governance	2	2
Rentabilitas / Profitability	1	2
Permodalan / Capital	2	2
Peringkat komposit / Composite rating	**2**	**2**

Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2022 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

The Composite Rating of bank **bjb** Soundness Level on December 31, 2022 is at PK 2 (Sound). The condition of bank **bjb** is generally healthy, so it is considered capable of facing significant negative effects from changes in business conditions and other external factors. This is reflected in the ratings of the assessment factors, including risk profile, implementation of good governance, profitability, and generally good capital. In the event that there are weaknesses, in general these weaknesses are less significant.

Informasi Kelangsungan Usaha

Hal-Hal yang Berpotensi Bepengaruh Signifikan Terhadap Kelangsungan Usaha

Berdasarkan hasil penilaian manajemen atas kemampuan bank **bjb**. untuk melanjutkan kelangsungan usaha di masa yang akan datang, dapat disimpulkan bahwa bank **bjb**. tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha bank **bjb**.

Assessment Manajemen Atas Hal-Hal yang Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan evaluasi dan *assessment* terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana bisnis bank yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi produktivitas, profitabilitas serta indikator-indikator utama yang tertuang dalam *Key Performance Indikator* (KPI) unit kerja. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, manajemen bank **bjb** berkeyakinan bahwa bank **bjb** memiliki sumber daya untuk melakukan kegiatan usaha di masa mendatang. bank **bjb** tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan bank **bjb** untuk mempertahankan kelangsungan usaha.

Asumsi yang Digunakan Manajemen Dalam Melakukan *Assessment*

Dalam melaksanakan penilaian atas kemampuan bank **bjb** untuk melanjutkan kelangsungan usaha di masa yang akan datang, digunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut antara lain kinerja keuangan, tingkat kecukupan modal, likuiditas, solvabilitas, profitabilitas, dan efisiensi bank **bjb**, permasalahan internal dan perkara hukum yang dihadapi bank **bjb**, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

Business Continuous Information

Significant Potential Towards of Business Continuity

Based on the results of management's assessment of the bank **bjb** ability to continue business continuity in the future, it can be concluded that the bank's **bjb** does not have things that have the potential to significantly influence the business continuity of the bank's **bjb**.

Management Assessment of Significant Influences on Business Continuity

Management routinely conducts evaluations and assessments related to the ability and achievement of performance targets of all units in accordance with the bank's business plan that has been prepared. Evaluations are conducted periodically for each level including productivity, profitability and key indicators as stipulated in the work unit's Key Performance Indicators (KPI). Based on the results of regular evaluations and evaluations carried out regularly, the management of the Company Buyeves that the Company has the resources to conduct business activities in the future. Company has no material uncertainty which can raise significant doubts about the ability of the Company to maintain business continuity

Assumptions Used In Management In Assessment

In carrying out an assessment of the Company ability to continue business continuity in the future, several assumptions and considerations are used. These assumptions and considerations include financial performance, the level of capital adequacy, liquidity, solvency, profitability, and efficiency of the Company, internal problems and legal cases faced by the Company, and current and future micro and macro economic conditions.

Aspek Perpajakan

Publikasi Pembayaran Pajak

bank **bjb** dalam kegiatan operasionalnya telah menjalankan tata kelola perusahaan yang baik *(Good Corporate Governance)* yang dilakukan secara transparan dan akuntabel khususnya dalam mengelola hak dan kewajiban perpajakannya, hak dan kewajiban perpajakannya dilakukan sesuai dengan peraturan yang berlaku.

Pembayaran Pajak

Total pembayaran pajak periode Januari sampai dengan Desember 2022, sebagai berikut.

Tabel Pembayaran Pajak
Table of Tax Payment

(dalam Rupiah penuh)
(in full IDR)

Uraian Pajak Tax Description	Tahun 2022 Year 2022
PPh Pasal 25 / Income Tax Article 25	475,652,327,387
PPh Pasal 29 / Income Tax Article 29	87,763,594,562
PPh Pasal 21 / Income Tax Article 21	405,458,748,606
PPh Pasal 23/26 / Income Tax Article 23/26	33,591,039,973
PPh Pasal 4 ayat (2) / Income Tax Article 4 paragraph (2)	315,053,143,959
PPN	6,815,072,529
Total	**1,324,333,927,016**

Ketidakpatuhan Dalam Pembayaran Pajak

Pada periode 2022, tidak terdapat ketidakpatuhan bank **bjb** dalam kewajiban membayar pajak (Nihil).

Larangan, Batasan dan/atau Hambatan Signifikan Untuk Melakukan Penyediaan Dana Antara Bank dan Entitas Lain Dalam Suatu Kelompok Usaha

Bank dan entitas anak telah memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/ POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum.

Sesuai dengan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/ POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum, yang dimaksud dengan Pihak Terkait adalah termasuk anggota Direksi, anggota Dewan Komisaris dan Pejabat Eksekutif Bank.

Aspect of Taxation

Tax Payment Publication

Company in its operational activities has carried out good corporate governance (Good Corporate Governance) which is carried out transparently and accountably, especially in managing taxation rights and obligations, taxation rights and obligations are carried out in accordance with applicable regulations.

Payment of Taxes

The total tax payments for the period of January to December 2022 are as follows.

Non-Compliance In Tax Payment

In the 2021 period, there was no non-compliance with bank **bjb** in the obligation to pay taxes (Nil).

Prohibitions, Limitations and/or Significant Obstacles to the Provision of Funds Between Banks and Other Entities In A Business Groups

The Bank and its subsidiaries have complied with Bank Indonesia provisions concerning the Maximum Lending Limit (BMPK) in accordance with the Financial Services Authority Regulation of the Republic of Indonesia Number 32/POJK.03/2018 concerning the Maximum Lending Limit (BMPK) and Provision of Large Funds for Commercial Banks and POJK No. 38/POJK.03/2019 Regarding Amendments to POJK No. 32/POJK.03/2018 Concerning LLL and Provision of Large Funds for Commercial Banks.

In accordance with POJK No. 38/POJK.03/2019 Concerning Amendments to POJK No. 32/POJK.03/2018 Concerning LLL and Provision of Large Funds for Commercial Banks, what is meant by Related Parties includes members of the Board of Directors, members of the Board of Commissioners and Bank Executive Officers.

Tabel Transaksi kepada Pihak Tekait
Table of Transactions to Related Parties

No	Penyedia Dana Fund Provider	Jumlah 2022 Total 2022	
		***Number of Account* (NoA)**	**Nominal** (dalam jutaan Rupiah) (in IDR million)
1	Kepada Pihak Terkait To Related Parties	14	323,288
2	Kepada 25 Debitur Inti To 25 Core Debtors		
	Individu Individual	17	9,793,934
	Grup Group	8	4,650,117
	Total Debitur Inti **Total Core Debtors**	**25**	**14,444,051**

Transaksi *Spot* dan Transaksi Derivatif

Uraian transaksi *spot* dan transaksi derivatif disajikan sebagai berikut.

Spot Transactions and Derivative Transactions

The descriptions of spot transactions and derivative transactions are presented as follows

Tabel Laporan Transaksi Spot dan Transaksi Derivatif
Table of Spot Transaction Reports and Derivative Transactions

(dalam jutaan Rupiah)
(in IDR million)

No	Transaksi	BANK									
		2022					2021				
		Nilai Notional Notional Value	Tujuan Purpose		Tagihan dan Kewajiban Derivatif Derivative Claims and Liabilities		Nilai Notional Notional Value	Tujuan Purpose		Tagihan dan Kewajiban Derivatif Derivative Claims and Liabilities	
			Trading	*Hedging*	Tagihan Bill	Kewajiban Obligation		*Trading*	*Hedging*	Tagihan Bill	Kewajiban Obligation
A.	**TERKAIT DENGAN NILAI TUKAR / *RELATED TO EXCHANGE RATES***										
1.	*Spot*	-	-	-	-	-	-	-	-	-	-
2.	*Forward*	1,838	1,838		-	157	43,142	-	-	-	10
3.	*Option* a. Jual / Sell b. Beli / Buy	-	-	-	-	-	-	-	-	-	-
4.	*Future*	-	-	-	-	-	-	-	-	-	-
5.	*Swap*	3,303,615	3,303,615	-	17,388	2,050	20,000,000	-	-	-	3,958
6.	Lainnya / Others	-	-	-	-	-	-	-	-	-	
B.	**TERKAIT DENGAN SUKU BUNGA / RELATED TO INTEREST RATE**										
1.	*Forward*	-	-	-	-	-	-	-	-	-	-
2.	*Option* a. Jual / Sell b. Beli / Buy	-	-	-	-	-	-	-	-	-	-
3.	*Future*	-	-	-	-	-	-	-	-	-	-
4.	*Swap*	-	-	-	-	-	-	-	-	-	-
5.	Lainnya / Others	-	-	-	-	-	-	-	-	-	-
C.	**LAINNYA** **OTHER**	-	-	-	-	-	-	-	-	-	-
	Total	**3,305,453**	**3,305,453**	**-**	**17,388**	**2,207**	**20,043,142**	**-**	**-**	**-**	**3,968**

INFORMASI EKSPOSUR RISIKO DAN PERMODALAN

Information on Risk Exposure and Capital

05



bank bjb



Struktur Permodalan
Capital Structure

Beberapa perkembangan peraturan yang signifikan mempengaruhi kondisi operasional dan bisnis bank **bjb** ke depan antara lain tercermin dari terbitnya Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum. Berdasarkan POJK tersebut bank **bjb** yang sebelumnya dalam ketegori Bank Umum berdasarkan Kegiatan Usaha (BUKU) III menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI) 2 (Bank dengan Modal Inti lebih dari Rp6 triliun sampai dengan Rp14 triliun). Masuknya modal inti bank **bjb** dalam kategori KBMI 2 membuat kegiatan usaha yang dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankannya melalui bank **bjb**. Per akhir Desember 2022, modal inti bank **bjb** (*audited*) mencapai Rp12,81 triliun (individu) Rp14,15 triliun (konsolidasi) dan berada pada kategori KBMI 2. Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat.

Komponen permodalan bank **bjb** didominasi oleh komponen permodalan yang bersifat permanen, dimana komponen modal inti merupakan komponen terbesar dalam struktur permodalan bank. Pada posisi bulan Desember 2022, rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank mencapai 19,19% dan 19,40%. Rasio tersebut berada di atas ketentuan yang ditetapkan oleh Bank Indonesia dengan batasan minimum yaitu 6% baik secara individual maupun konsolidasi. Perhitungan rasio modal inti utama (*Common Equity Tier 1 Ratio*) terhadap total ATMR bank baik secara individual dan konsolidasi di bulan Desember 2022 mencapai 14,49% dan 14,95% yang berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

Kecukupan Permodalan

Sebagai salah satu pengungkapan Basel II Pilar III, Otoritas Jasa Keuangan telah menerbitkan Surat Edaran Otoritas Jasa Keuangan Nomor 26/SEOJK.03/2016 tanggal 14 Juli 2016 perihal Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets* (CEMA). Sehubungan hal tersebut, bank **bjb** telah mengembangkan dan menerapkan metodologi untuk penerapan *Internal Capital Adequacy Assessment Process* (ICAAP) dimana metodologi tersebut telah dibahas dan disetujui dalam Komite Manajemen Risiko bank **bjb**. Laporan rasio kecukupan penyediaan modal minimum sesuai Profil Risiko dilaporkan secara berkala kepada Dewan Komisaris dan Direksi sebagai salah satu bentuk kepatuhan terhadap ketentuan Surat Edaran Otoritas Jasa Keuangan tersebut.

Several regulatory developments that significantly affect the operational and business conditions of bank **bjb** going forward are reflected in the issuance of Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on the POJK, bank **bjb**, which was previously in the category of Commercial Banks based on Business Activities (BUKU) III, becomes Bank Group Based on Core Capital (KBMI) 2 (Banks with Core Capital of more than IDR6 trillion to IDR14 trillion). The inclusion of bank **bjb** core capital in the KBMI 2 category makes the business activities that can be carried out by bank **bjb** become wider, and can increase customer confidence in carrying out banking activities through bank **bjb**. As of the end of December 2022, bank **bjb** core capital (audited) reached IDR12.81 trillion (individual) IDR14.15 trillion (consolidated) and was in the KBMI 2 category. An effective, strong and efficient capital strategy has become the focus of management in line with continued growth bank **bjb** is becoming a bigger and stronger bank.

The capital component of bank **bjb** was dominated by a permanent capital component, in which the core capital component was the largest component in the bank's capital structure. In the position in December 2022, the ratio of bank **bjb** core capital both individually and consolidated to the bank's total RWA reached 19.19% and 19.40%, respectively. This ratio was above the provisions set by Bank Indonesia with a minimum limit of 6%, both individually and on a consolidated basis. The calculation of the main core capital ratio (Common Equity Tier 1 Ratio) to the total RWA of banks both individually and consolidated in December 2022 reached 14.49% and 14.95%, above the provisions set by Bank Indonesia with a minimum limit of 4,50%.

Adequacy of Capital

As one of the Basel II Pillar III disclosures, the Financial Services Authority (OJK) has issued a Financial Services Authority Circular Letter Number 26/ SEOJK.03/2016 dated July 14, 2016 concerning Minimum Capital Requirements in accordance with Risk Profile and Fulfillment of Capital Equivalency Maintained Assets (CEMA). In this regard, bank **bjb** has developed and implemented a methodology for implementing the Internal Capital Adequacy Assessment Process (ICAAP) where the methodology has been discussed and approved in bank **bjb** Risk Management Committee. The report on the minimum capital adequacy ratio in accordance with the Risk Profile is reported regularly to the Board of Commissioners and Directors as a form of compliance with the provisions of the Financial Services Authority Circular Letter.

Pengukuran internal yang dilakukan bank **bjb** telah memperhitungkan Pilar I dan Pilar II yaitu rasio kecukupan modal bank minimum sesuai profil risiko baik secara individual maupun konsolidasi di bulan Desember 2022 mencapai 9,24%. Hasil pengukuran profil risiko bank pada periode tersebut berada pada level peringkat komposit *Low to Moderate*. Pada posisi bulan Desember 2022, rasio kecukupan modal minimum bank baik secara individual sebesar 19,19% serta konsolidasi sebesar 19,40%.

Internal measurements carried out by bank **bjb** considered Pillar I and Pillar II, namely the minimum bank capital adequacy ratio according to the risk profile both individually and consolidated in December 2022 reaching 9.24%. The results of the measurement of the bank's risk profile for that period were at the composite Low to Moderate rating level. In the position in December 2022, the minimum capital adequacy ratio for banks both individually was 19.19%, and consolidated was 19.40%.

Sejalan telah diterbitkannya POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum Bank Umum, saat ini bank **bjb** telah mempersiapkan infrastruktur yang baik dan efektif dalam rangka memastikan implementasi POJK tersebut tidak mengganggu ekspansi bisnis dan aktivitas operasional bank **bjb**. Sesuai POJK tersebut, bank harus menyediakan rasio kecukupan modal minimum sesuai profil risiko bank ditambah dengan *Capital Conservation Buffer, Countercyclical Buffer* dan *Capital Surcharge* untuk *Domestic Systemically Important* Bank (D-SIB). *Capital Conservation Buffer* tersebut diperlukan oleh bank sebagai upaya penyangga (*buffer*) dalam menghadapi kerugian akibat kondisi krisis, sedangkan *Countercyclical Buffer* dibutuhkan bank sebagai tambahan modal penyangga untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan.

In line with the issuance of POJK Number 11/POJK.03/2016 dated January 29, 2016 concerning the Minimum Capital Requirement for Commercial Banks, currently bank **bjb** has prepared a good and effective infrastructure in order to ensure the implementation of the POJK does not disrupt the business expansion and operational activities of bank **bjb**. In accordance with the POJK, banks must provide a minimum capital adequacy ratio according to bank **bjb** risk profile plus a Capital Conservation Buffer, Countercylical Buffer and Capital Surcharge for D-SIB (Domestic Systemically Important Bank). The Capital Conservation Buffer is needed by banks as a buffering effort in dealing with losses due to crisis conditions, while the Countercylical Buffer is needed by banks as additional buffer capital to anticipate losses in the event of excessive bank loan growth that has the potential to disrupt financial system stability.

bank **bjb** selalu melakukan perbaikan dan pengembangan baik dari segi produk dan jasa serta peningkatan infrastruktur manajemen risiko bank **bjb** melalui analisis yang komprehensif disertai dengan riset yang memadai sehingga dapat menjaga agar aktivitas bisnis dan operasional bank **bjb** tetap *prudent* dan berada dalam batas toleransi risiko bank **bjb**. Selain itu pula, bank **bjb** telah menetapkan *risk appetite* dan *risk tolerance* agar kecukupan permodalan yang dimiliki bank **bjb** masih memadai dan mampu meng*cover* kerugian ataupun potensi risiko kerugian yang timbul dari aktivitas operasional bank **bjb**.

bank **bjb** always makes improvements and developments both in terms of products and services as well as improving bank **bjb** risk management infrastructure through comprehensive analysis accompanied by adequate research so that it can maintain activities bank **bjb** business and operations remain prudent and are within the limits of bank risk tolerance. In addition, bank **bjb** has determined risk appetite and risk tolerance so that the capital adequacy of bank **bjb** is still sufficient and able to cover losses or potential risk of losses arising from bank **bjb** operational activities.

Pengelolaan modal risiko kredit bank **bjb** berpedoman pada Surat Edaran Otoritas Jasa Keuangan Nomor 42/SEOJK.03/2016 tanggal 28 September 2016 perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar. Penetapan bobot risiko pada perhitungan ATMR mengacu kepada bobot risiko sesuai ketentuan Otoritas Jasa Keuangan dimaksud.

The management of bank **bjb** credit risk is guided by the Financial Services Authority Circular Letter Number 42/SEOJK.03/2016 dated September 28, 2016 concerning Guidelines for Calculating Risk Weighted Assets for Risk for Credit Risk by Using a Standardized Approach. The determination of risk weight in the calculation of RWA refers to the risk weight in accordance with the provisions of the Financial Services Authority in question.

Dalam mengukur ATMR Risiko Pasar, bank mempergunakan format *standardized method* yang meliputi perhitungan risiko suku bunga dan risiko nilai tukar dengan berpedoman pada Surat Edaran Otoritas Jasa Keuangan nomor 38/SEOJK.03/2016 tanggal 8 September 2016 tentang Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar. Sesuai dengan pedoman yang ditetapkan oleh bank Indonesia, risiko pasar yang wajib dihitung oleh bank adalah risiko suku bunga di *trading book* dan risiko nilai tukar di *trading book* dan *banking book*. Sebagai upaya ke tahap pengembangan internal model, bank telah memiliki sistem informasi OPICS *Risk* yang berfungsi dalam mengukur *Value at Risk*, dan sensitivitas risiko dari *portfolio dealing room* untuk setiap efek yang dikategorikan ke dalam *trading book*.

In measuring Market Risk RWA, banks still use the standardized method format which includes the calculation of interest rate risk and exchange rate risk. with reference to the Financial Services Authority Circular Letter number 38/SEOJK.03/2016 dated September 8, 2016 concerning Guidelines for Using the Standard Method in Calculating the Minimum Capital Adequacy Requirement for Commercial Banks by Taking Market Risk into Account. In accordance with the guidelines set by Bank Indonesia, market risks that must be calculated by bank are interest rate risk in the trading book and exchange rate risk in the trading book and banking book. As an effort to develop the internal model, bank has an OPICS Risk information system that functions in measuring Value at Risk, and risk sensitivity from dealing room portfolio for each securities categorized in the Trading Book.

Perhitungan kecukupan modal risiko operasional masih menggunakan metode *Basic Indicator Approach* (BIA) yang dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan nomor 24/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar. Berdasarkan metode tersebut, Perusahaan mengalokasikan modal minimum untuk risiko operasional berdasarkan *historical data* yaitu sebesar rata-rata dari penjumlahan pendapatan bruto (*gross income*) tahunan selama 3 tahun terakhir (yang positif) dikali tarif yang berlaku yaitu 15%. Perhitungan kecukupan modal risiko operasional tersebut menjadi dasar dalam perhitungan ATMR Risiko Operasional.

Calculation of capital adequacy for operational risk still uses the Basic Indicator Approach (BIA) method which is carried out in accordance with Financial Services Authority Circular Letter number 24/SEOJK.03/2016 dated July 14, 2016 concerning Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach. Based on this method, company allocates a minimum capital for operational risk based on historical data, which is the average of the total annual gross income for the last 3 (three) years (positive) times the applicable tariff of 15%. The calculation of operational risk capital adequacy is the basis for calculation of Operational Risk RWA.

Pengungkapan Kuantitatif
Quantitative Disclosure

1. Tabel 1.a Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Table of 1.a Quantitative Disclosure of Commercial Bank Capital Structure

(dalam jutaan Rupiah)
(in IDR million)

	Komponen Modal Capital Component	2022		2021	
		Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
KOMPONEN MODAL / CAPITAL COMPONENT					
	Modal Inti (*Tier* 1) **Core capital (Tier 1)**	**12,812,367**	**14,153,318**	**11,367,232**	**12,479,599**
	Modal Inti Utama (CET1) **Common Equity (CET1)**	**12,812,367**	**14,153,318**	**11,367,232**	**12,479,599**
I	1. Modal Disetor Paid-up capital	2,630,361	2,630,361	2,459,697	2,459,697
	2. Cadangan Tambahan Modal Capital reserves	12,179,677	11,698,354	10,805,236	10,102,108
	3. Kepentingan Non Pengendali yang dapat diperhitungkan Non-Controlling Interests that can be taken into account	-	-	-	-
	4. Faktor Pengurang Modal Inti Core Capital Reduction Factor	(1,997,671)	(175,397)	(1,897,701)	(82,206)
	Modal Inti Tambahan (AT1) **Additional Core Capital**	**-**	**-**	**-**	**-**

	Komponen Modal Capital Component	2022		2021	
		Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
	Modal Pelengkap (*Tier* 2) **Supplementary Capital (Tier 2)**	**4,147,915**	**4,216,313**	**3,314,973**	**3,358,154**
	1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2 Capital instruments in the form of shares or other that meet Tier 2 requirements	3,271,366	3,271,366	2,529,579	2,529,579
II	2. *Agio/Disagio*				
	3. Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) PPKA general reserves for productive assets that must be calculated (maximum 1.25% RWA Credit Risk)	876,549	944,947	785,394	828,575
	4. Faktor Pengurang Modal Pelengkap Complimentary Capital Reduction Factors	-	-	-	-
	Total Modal Inti dan Modal Pelengkap **Total Core Capital and Supplementary Capital**	**16,960,282**	**18,369,631**	**14,682,205**	**15,837,753**
	ASET TERTIMBANG MENURUT RISIKO / RISK WEIGHTED ASSETS				
	Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit Risk Weighted Assets (RWA) for Credit Risk	70,123,950	75,595,792	62,831,484	67,746,000
	Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional Risk Weighted Assets (RWA) for Operational Risk	14,786,531	15,586,791	13,518,484	14,237,345
	Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar Risk Weighted Assets (RWA) for Market Risk	3,482,497	3,482,497	6,208,142	6,208,142
	Total ATMR **Total Risk Weighted Assets**	**88,392,978**	**94,665,080**	**82,558,110**	**88,191,487**
	Rasio KPMM Sesuai Profil Risiko (%) **CAR Ratio According to Risk Profile**	**9.24%**	**9.24%**	**9.25%**	**9.25%**
	ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO / CAR FULFILLMENT ALLOCATION ACCORDING TO RISK PROFILE				
	Dari CET 1 From CET 1	6.740%	6.880%	7.460%	7.560%
	Dari AT 1 From AT 1	6.740%	0.00%	0.00%	0.00%
	Dari *Tier* 2 From Tier 2	2.50%	2.36%	1.79%	1.68%
	RASIO KPMM / CAR RATIO				
	Rasio CET1 (%) Ratio CET1 (%)	14.49%	14.95%	13.77%	14.15%
	Rasio *Tier* 1 (%) Ratio Tier 1	14.49%	14.95%	13.77%	14.15%
	Rasio *Tier* 2 (%) Ratio Tier 2	4.69%	4.45%	4.02%	3.83%
	Rasio KPMM (%) CAR Ratio	19.19%	19.40%	17.78%	17.98%
	CET 1 untuk *BUFFER* (%) CET 1 for BUFFER (%)	9.24%	8.93%	7.61%	7.91%
	PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK / PERCENTAGE OF BUFFERS THAT MUST BE FULFILLED BY THE BANK				
	Capital Conservation Buffer (%)	2.50%	2.50%	0.00%	0.00%
	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
	Capital Surcharge Untuk Bank Sistemik (%)	1.00%	1.00%	1.00%	1.00%

Informasi Eksposur Risiko
Risk Exposure Information

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Risiko Kredit

bank **bjb** menerapkan proses yang ketat pada setiap penyusunan maupun perubahan ketentuan internal bank. Penyusunan maupun perubahan KPB, SOP, Pedoman, maupun Petunjuk Teknis perkreditan dilakukan melalui tahapan berjenjang dimulai dari pembahasan pada level teknis hingga melalui persetujuan Direksi. bank **bjb** juga telah memiliki standar baku dalam alur penyusunan ketentuan sehingga dapat menghasilkan kualitas yang baik. Setiap penyusunan maupun perubahan atas Kebijakan, SOP, Pedoman dan Petunjuk Teknis perkreditan senantiasa melalui pembahasan bersama Divisi yang terkait sehingga memenuhi kecukupan identifikasi dan mitigasi risiko serta ketentuan yang berlaku.

bank **bjb** saat ini telah memiliki *Portofolio Guideline* serta menetapkan (*risk appetite*) dan toleransi risiko (*risk tolerance*) berdasarkan pertimbangan kekuatan permodalan serta target pendapatan kredit. Tingkat Risiko yang akan diambil (*risk appetite*) merupakan tingkat dan jenis Risiko yang bersedia diambil oleh bank dalam rangka mencapai sasaran bank. Toleransi Risiko (*risk tolerance*) merupakan tingkat dan jenis Risiko yang dapat ditolerir secara maksimum oleh bank. Toleransi Risiko menjadi penjabaran dari tingkat Risiko yang akan diambil.

Selain itu, bank **bjb** menetapkan batas maksimum *exposure*/ portofolio per sektor ekonomi/industri per debitur dan per *group* debitur dengan mempertimbangkan tingkat kemampuan bank, kecukupan modal dan tingkat risiko. Penetapan batas maksimum *exposure*/portofolio diatur dalam ketentuan dan dilakukan review secara periodik. Penetapan *Portfolio Guideline* mencakup panduan pemilihan sektor industri yang prospektif, serta pengaturan batas maksimal eksposur dan arah pertumbuhan bisnis.

Adapun terkait dengan limit kewenangan memutus kredit saat ini bank **bjb** telah menerapkan mekanisme keputusan kredit secara berjenjang sesuai dengan tingkat risiko yang tercermin dari plafond fasilitas kredit.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam analisis kredit, bank **bjb** telah menerapkan proses identifikasi atas potensi risiko yang melekat. Proses identifikasi tersebut menjadi lebih optimal dengan dibentuknya Divisi *Credit Risk* yang khusus melaksanakan *review* dan analisis lanjutan atas proses pengajuan fasilitas kredit yang telah disusun oleh bagian bisnis.

Disclosure of Risk Exposures and Application of Risk Management

Credit Risk

bank **bjb** applies a strict process for each preparation and amendment to each bank's internal regulations. The preparation and amendment to the KPB, SOP, Guidelines and Credit Technical Instructions are carried out through a tiered phase which starts from discussion at the technical level to through the approval of the Directors. bank **bjb** also owned a standard in the flow of provisions so that it could produce good quality. Every preparation or amendment to Policies, SOPs, Guidelines and Credit Technical Instructions was always discussed with the relevant divisions so as to meet the adequacy of risk identification and mitigation as well as applicable regulations.

bank **bjb** currently has a Guideline Portfolio and establishes (risk appetite) and risk tolerance (risk tolerance) based on consideration of capital strength and credit income targets. The level of risk to be taken (risk appetite) is the level and type of risk that is willing to be taken by bank **bjb** in order to achieve bank **bjb** goals. Risk tolerance is the level and type of risk that is maximally determined by bank **bjb**. Risk Tolerance is the translation of the level of risk to be taken.

In addition, bank **bjb** sets maximum exposure/portfolio limits per economic/industrial sector per debtor and per group of debtors taking into account the level of bank capability, capital adequacy and level of risk. Determination of the maximum exposure/ portfolio limit is regulated in the provisions and is reviewed periodically. Determination of the Portfolio Guideline includes guidelines for selecting prospective industrial sectors, as well as setting maximum exposure limits and business growth directions.

As for the credit limit, bank **bjb** has implemented a tiered credit decision mechanism in accordance with the level of risk that is reflected in the credit facility ceiling.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

In the credit analysis, bank **bjb** has implemented a process of identifying potential inherent risks. The identification process has become more optimal with the formation of a Credit Risk Division that specializes in carrying out further reviews and analysis of the credit facility application process prepared by the business department.

Sebagai bentuk identifikasi atas risiko kredit, bank **bjb** telah mengembangkan adanya kajian independen yang berisi analisis atas perkembangan portofolio kredit, *Non Performing Loan* (NPL), *Root Cause Credit* serta prediksi perkembangan kualitas kredit dengan mempertimbangkan kesiapan infrastruktur pendukungnya.

Dalam melakukan pengukuran risiko, bank **bjb** mengembangkan model risiko kredit melalui penggunaan *Internal Credit Risk Rating* (ICRR) dan *Internal Credit Risk Scoring* (ICRS) pada setiap pengajuan kredit. Penyusunan ICRR dan ICRS menggunakan faktor kualitatif dan faktor kuantitatif yang dapat mengindikasikan risiko gagal bayar calon debitur

Adapun *rating* dan *scoring* yang dimiliki oleh bank **bjb** meliputi:
1. Segmen Korporasi dan Komersial
2. Segmen Konsumer dan Ritel
3. Segmen UMKM
4. Segmen KPR
5. Segmen KPR dan KKB
6. Segmen BPR dan Korporasi
7. Segmen Internasional

ICRR adalah suatu alat bantu dalam mengukur risiko kredit dalam bentuk suatu model yang digunakan untuk memprediksi tingkat kemungkinan kegagalan pembayaran oleh debitur atas fasilitas kredit yang diberikan. ICRR mengklasifikasikan entitas perusahaan/korporasi secara sistematis ke dalam suatu kelas risiko (*grading* atau peringkat). Penggunaan ICRR bertujuan untuk menentukan peringkat bagi debitur yang mencerminkan besaran *Probability of Default* (PD). Debitur dengan *rating* terbaik memiliki *Probability of Default* yang mendekati nol. Adapun untuk kredit dengan *rating* lebih rendah, akan memiliki *Probability of Default* yang meningkat. bank **bjb** menggunakan model statistik dalam analisis data untuk menghasilkan perkiraan *Probability of Default*.

Tingkatan *rating* debitur dinyatakan dengan huruf yang meliputi 20 (dua puluh) peringkat berbeda yaitu:

As a form of identification of credit risk, bank **bjb** has developed an independent study that contains an analysis of the development of credit portfolios, Non-Performing Loans (NPLs), Root Cause Credit and predictions of credit quality development by considering the readiness of supporting infrastructure

In measuring risk, bank **bjb** develops a credit risk model through the use of the Internal Credit Risk Rating (ICRR) and Internal Credit Risk Scoring (ICRS) for each credit application. The preparation of ICRR and ICRS uses qualitative factors and quantitative factors that can indicate the risk of default on prospective borrowers

The rating and scoring owned by bank **bjb** include:
1. Corporate and Commercial Segments
2. Consumer Segment
3. MSME Segment
4. KPR Segment
5. KPR and KKB segment
6. BPR and Corporate Segment
7. International Segment

ICRR is a tool in measuring credit risk in the form of a model used to predict the likelihood of payment defaults by debtors on credit facilities provided. ICRR Classifies systematic corporate/corporate entities into a risk class (grading or rating). The use of ICRR aims to determine the rating for debtors that reflects the amount of Probability of Default (PD). Debtors with the best rating have a Probability of Default that is close to zero. As for credit with a lower rating, it will have an increased Probability of Default. bank **bjb** uses statistical models in data analysis to generate Probability of Default estimates.

Debtor rating levels are stated in letters covering 20 (twenty) different ratings, namely:

No	Rating Rating	Keterangan Description
1	AAA	*Outstanding*
2	AA+	*Strong*
3	AA	*Strong*
4	AA-	*Strong*
5	A+	*Good*
6	A	*Good*
7	A-	*Good*
8	BBB+	*Average*
9	BBB	*Average*
10	BBB-	*Average*

No	Rating Rating	Keterangan Description
11	BB+	*Acceptable*
12	BB	*Acceptable*
13	BB-	*High Risk*
14	B+	*High Risk*
15	B	*Watch List*
16	B-	*Watch List*
17	CCC+	*Special Mention*
18	CCC	*Special Mention*
19	CCC-	*Substandard*
20	D	*Doubtful*

Adapun penerapan ICRS menjadi suatu alat bantu rekomendasi terhadap keputusan persetujuan atau penolakan atas pengajuan fasilitas kredit. Dengan menggunakan ICRS, maka bank dapat memproses kredit dengan lebih baik, obyektif dan standar, serta dengan waktu proses relatif lebih cepat.

The application of ICRS becomes a decision of approval or rejection of credit facility applications. By using ICRS, bank **bjb** can process credit better, objectively and standards, and with a relatively faster processing time.

Sebagai bentuk lain dari pengukuran risiko kredit, bank **bjb** telah melakukan estimasi kerugian yang telah diperkirakan (*Expected Loss*) serta besar kerugian yang tidak diperkirakan (*Unexpected Loss*). *Expected Loss* (EL) adalah besaran kerugian secara statistik yang diperkirakan timbul secara rata-rata dari perkiraan kerugian yang secara umum terjadi. EL didapatkan dari perhitungan Eksposur pada saat *default* (EAD), kerugian pada saat default (LGD) dan probabilitas terjadinya default (PD), yang diestimasi dari data probabilitas *default* secara historis.

As another form of credit risk measurement, bank **bjb** has estimated the estimated loss (Expected Loss) as well as the amount of an unexpected loss (Unexpected Loss). Expected Loss (EL) is the amount of a statistically estimated loss arising on average from the estimated losses that generally occur. EL is obtained from the calculation of Exposure at the time of default (EAD), losses at the time of default (LGD) and probability of occurrence of default (PD), which is estimated from historical default probability data.

Sementara itu *Unexpected Loss* (UL) merupakan deviasi dari rata-rata kerugian. Perhitungan UL diperoleh dari data volatilitas secara historis (*historical volatility*) atas data default.

Meanwhile Unexpected Loss (UL) is the deviation from the average loss. UL calculations are obtained from historical volatility data on default data.

bank **bjb** juga telah mengembangkan proses pemantauan risiko yang dilakukan secara berkala melalui penerbitan laporan *Root Cause of Credit Risk* (RCCR) yang disampaikan kepada Direksi dan seluruh Divisi terkait. Laporan *Root Cause of Credit Risk* (RCCR) berisi analisis perkembangan portofolio beserta kualitas kreditnya, Analisa *Loan at Risk* (LAR), serta tingkat konsentrasi kredit baik berdasarkan sektor ekonomi, maupun debitur inti. Melalui laporan ini bank mengembangkan mekanisme identifikasi berkala atas potensi penurunan kualitas suatu portofolio kredit sehingga menjadi masukan dalam penyusunan strategi Manajemen Risiko. Dengan demikian maka penanganan atas kemungkinan penurunan kualitas portofolio kredit dapat segera ditindaklanjuti sehingga menjadi *Early Warning Signal* (EWS). EWS dapat meminimalkan risiko terjadinya kerugian dan mengoptimalkan modal untuk memperoleh pendapatan.

bank **bjb** has also developed a risk monitoring process that is carried out periodically through the issuance of the Root Cause of Credit Risk (RCCR) report submitted to the Directors and all relevant Divisions. The Root Cause of Credit Risk (RCCR) report contains an analysis of the development of the portfolio and its credit quality, Loan at Risk (LAR) analysis, as well as the level of credit concentration based on the economic sector and core debtors. Through this report bank develops a periodic identification mechanism for the potential deterioration in the quality of a credit portfolio so that it becomes input in the preparation of a Risk Management strategy. Thus, the handling of the possibility of decreasing the quality of the loan portfolio can be immediately followed up so that it becomes an Early Warning Signal (EWS). EWS can minimize the risk of loss and optimize capital to earn income.

Disamping itu bank **bjb** secara berkala melakukan analisis *stress test* yang meliputi beberapa skenario utama yaitu:

1. ***Portfolio Concentration Stress Test* (*Specific Market Crisis*)**
   Perhitungan *stress test* dengan pendekatan *portfolio concentration* bertujuan untuk menghitung perubahan *Probability of Default* (PD) yang diakibatkan memburuknya kolektibilitas seluruh kredit.

2. ***Macro Economy Stress Test* (*General Market Crisis*)**
   Perhitungan *stress test* dengan menggunakan analisis makro ekonomi bertujuan untuk mengetahui perubahan *Probability of Default* (PD) yang disebabkan oleh adanya pergerakan Kurs USD/IDR, perubahan suku bunga acuan, serta perubahan tingkat inflasi dan *Gross Domestic Product* (GDP).

3. ***Reverse Stress Test***
   Apabila pada pelaksanaan *stress test* pada umumnya bertujuan untuk menghitung dampak perubahan makro ekonomi yang telah ditentukan sebelumnya terhadap perubahan nilai NPL, *profit and loss* serta CAR, dan Aktiva Tertimbang Menurut

Besides this, bank **bjb** regularly conducts stress test analysis which covers several main scenarios, namely:

1. **Portfolio Concentration Stress Test (Specific Market Crisis)**
   Calculation of stress tests using the portfolio concentration approach aims to calculate changes in Probability of Default (PD) resulting from the deteriorating collectibility of all loans.

2. ***M*acro Economy Stress Test (General Market Crisis)**
   Calculation of stress tests using macroeconomic analysis aims to determine changes in Probability of Default (PD) caused by movements in the USD/IDR exchange rate, changes in reference interest rates, as well as changes in the Inflation Rate and Gross Domestic Product (GDP).

3. **Reverse Stress Test**
   If the implementation of stress tests generally aims to calculate the impact of predetermined macroeconomic changes on changes in the value of NPLs, Profit and Loss and CAR, and Risk Weighted Assets (RWA), the calculation of stress tests

Risiko (ATMR) maka perhitungan *stress test* dengan skenario *reverse* bertujuan untuk mengetahui perubahan kondisi makro ekonomi yang berdampak pada penurunan nilai CAR hingga berada di bawah ketentuan.

4. ***Bottom Up Stress Test***
   bank **bjb** secara berkala melakukan *stress test* ketahanan permodalan bank dimana pada tahun 2022 bank terlibat dalam penyusunan *Bottom Up Stress Test* (BUST). Pelaksanaan *stress test* dilakukan dengan pendekatan kategori *portfolio* level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan PD (*Probability of Default*) secara *bankwide* serta pencapaian laba dan permodalan bank. Pelaksanaan perhitungan menggunakan *satellite model* yang meliputi baik kredit produktif maupun kredit non-produktif pada seluruh sektor ekonomi. *Satellite model* tersebut merupakan perhitungan regresi *multiple* yang menghubungkan kondisi makro ekonomi sebagai *independent variable* dan PD sebagai *dependent variable*.

Disamping itu, dengan memperhatikan perkembangan penyebaran Covid-19 secara global yang berdampak mengganggu kinerja perbankan, bank telah melaksakanan uji ketahanan (*stress test*) dengan beberapa skenario *stress test* yang berdampak kepada kinerja bank, di antaranya pengaruh melemahnya nilai tukar Rupiah akibat Covid-19, penurunan kolektibilitas debitur Korporasi dan Komersial yang terdampak Covid-19 serta beberapa debitur yang akan direstrukturisasi terkait stimulus Covid-19.

Adapun berdasarkan hasil perhitungan *stress test* diketahui bahwa perubahan aspek eksternal tersebut tidak berdampak secara signifikan terhadap penurunan *Capital Adequacy Ratio* (CAR) sehingga dapat dikatakan bahwa permodalan cukup memadai dalam menghadapi gejolak perubahan faktor eksternal.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki sistem pengendalian intern untuk manajemen risiko kredit dengan berpedoman pada SE OJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 Tentang Penerapan Manajemen Risiko bagi bank Umum.

Dalam pelaksanaannya, sistem pengendalian intern untuk risiko kredit mencakup penerapan atas hal-hal sebagai berikut:
1. Dipenuhinya kecukupan Kebijakan, Pedoman dan Prosedur bidang perkreditan.
2. Dilakukannya *review* oleh unit kerja independen atas rancangan Kebijakan, Pedoman dan Prosedur bidang perkreditan.
3. Dilakukannya *review*/kaji ulang atas metode pengukuran risiko oleh Divisi Manajemen Risiko yang mencakup penilaian kesesuaian metode, dan asumsi yang digunakan untuk mengukur risiko.
4. Kaji ulang atas kepatuhan bank terhadap ketentuan internal dan eksternal bidang perkreditan.

with a reverse scenario aims to determine changes in macro economics conditions that have an impact on the decline in the value of the CAR to be below the provisions.

4. **Bottom Up Stress Test**
   bank **bjb** periodically conducted stress tests on the resilience of bank capital where in 2022, bank was involved in the preparation of the Bottom Up Stress Test (BUST). The stress test was carried out using a portfolio level category approach and aimed to calculate the effect of macroeconomic shock conditions on the increase in PD (Probability of Default) bankwide and the achievement of bank profits and capital. The calculation was carried out using a satellite model including both productive and non-productive loans in all economic sectors. The satellite model was a multiple regression calculation that related macroeconomic conditions as the independent variable and PD as the dependent variable.

In addition, considering the development of the spread of Covid-19 globally which brought an impact on disrupting banking performance, bank **bjb** carried out a stress test with several stress test scenarios that had an impact on bank performance, including the effect of the weakening of the Rupiah exchange rate due to Covid-19, a decrease in the collectibility of Corporate and Commercial debtors affected by Covid-19 as well as several debtors that was restructured due to the Covid-19 stimulus.

Meanwhile, based on the results of the stress test calculation, it is known that changes in external aspects did not have a significant impact on the decrease in the Capital Adequacy Ratio (CAR) so that the capital was adequate in dealing with changes in external factors.

Comprehensive Internal Control System

bank **bjb** already has an internal control system for credit risk management based on SE OJK Number 34/SEOJK.03/2016 dated September 1, 2016 concerning Application of Risk Management for Commercial Banks.

In its implementation, the internal control system for credit risk includes the application of the following matters:
1. Fulfillment of the adequacy of Credit Policy, Guidelines and Procedures in the field of credit;
2. Conducting a review by an independent work unit on the draft Credit Policy, Guidelines and Procedures;
3. Conducting a review/review of the risk measurement method by the Risk Management Division which includes an assessment of the suitability of the method, and the assumptions used to measure risk
4. Review bank compliance with internal and external provisions in the credit sector.

Dalam rangka optimalisasi pengendalian intern, maka bank **bjb** juga telah melakukan pemisahan fungsi yang jelas antara unit bisnis dan unit yang melaksanakan pengendalian sehingga bank telah menerapkan *segregation of duty* dan *dual control* dalam melakukan keputusan kredit. Pengendalian intern untuk manajemen risiko kredit juga mencakup pengawasan oleh Dewan Komisaris dan Direksi secara berkala melalui pelaporan yang disampaikan oleh Divisi Manajemen Risiko maupun pelaksanaan *Risk Management Committee* (RMC) yang beranggotakan Direksi serta pejabat eksekutif terkait. Adapun pelaksanaan rapat Komite Pemantau Risiko (KPR) telah dilaksanakan secara berkala yang ditujukan untuk memantau perkembangan eksposur risiko kredit sesuai dengan perkembangan terkini.

Pengungkapan Kuantitatif Risiko Kredit
Credit Risk Quantitative Disclosure

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH – BANK SECARA INDIVIDUAL
DISCLOSURE OF NET CLAIMS BY REGION - BANK INDIVIDUALLY

Tabel 2.1.a Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Table of 2.1.a Disclosure of Net Claims by Region - Bank Individually

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022				
		Tagihan Bersih Berdasarkan Wilayah Net Claims by Area				
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	
1	Tagihan Kepada Pemerintah Claims to Government	34,127,537	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	6,550,615	1,380,883	311,586	175,048	
3	Tagihan Kepada Bank Claims on Bank	4,352,954	1,301,899	21,328	267,766	
4	Kredit Beragun Rumah Tinggal Residential Mortgage Backed Loans	517,430	7,953,650	219,173	334,941	
5	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	6,084	-	391	
6	Kredit Pegawai atau Pensiunan Employee/Retiree Loans	2,848,530	60,500,786	896,910	1,069,050	
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	805,933	7,623,981	333,051	253,756	
8	Tagihan Kepada Korporasi Claims on the Corporation	11,995,526	4,804,952	137,378	981,466	
9	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	6,505	90,576	8,000	10,411	
10	Aset Lainnya Other Assets	6,824,366	-	-	-	
	Total	**68,029,396**	**83,662,811**	**1,927,425**	**3,092,829**	

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK – BANK SECARA SECARA INDIVIDUAL
DISCLOSURE OF NET CLAIMS BASED ON REMAINING CONTRACT PERIOD - BANK INDIVIDUALLY

Tabel 2.2.a Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Table of 2.2.a Disclosure of Net Claims Based on Remaining Contract Period - Bank individually

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022				
		Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract				
		<1 Tahun <1 Year	> 1 Tahun s.d 3 Tahun > 1 Year up to 3 Year	> 3 Tahun s.d 5 Tahun > 3 Year up to 5 Year	>5 Tahun >5 Year	
1	Tagihan Kepada Pemerintah Claims to Government	18,208,498	3,438,057	4,761,102	7,719,880	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	6,741,360	547,017	903,460	340,114	

In the context of optimizing internal control, bank **bjb** has also performed a clear separation of functions between business units and units that carry out control so that bank has implemented segregation of duty and dual control in making credit decisions. Internal control for credit risk management also includes supervision by the Board of Commissioners and the Directors on a regular basis through reporting submitted by the Risk Management Division and the implementation of the Risk Management Committee (RMC) consisting of Directors and related executive officers. The implementation of Risk Monitoring Committee (KPR) meetings has been held periodically aimed at monitoring the development of credit risk exposures in accordance with the latest developments

(dalam jutaan Rupiah)
(in IDR million)

			31 Desember 2021 December 31, 2021					
			Tagihan Bersih Berdasarkan Wilayah Net Claims by Area					
	Wilayah 5 Area 5	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total
	-	34,127,537	28,975,655	-	-	-	-	28,975,655
	113,819	8,531,950	6,171,241	197,782	-	-	388,811,960	395,180,983
	710,182	6,654,129	5,735,436	374,581	72,969	152,368	351,378	6,686,732
	86,607	9,111,801	6,919,698	362,576	96,203	59,691	116,528	7,554,696
	-	6,476	4,777	83	-	-	-	4,860
	165,625	65,480,901	59,915,416	1,205,724	656,220	260,220	170,251	62,207,831
	113,701	9,130,422	5,406,371	185,391	125,909	15,867	75,972	5,809,510
	732,731	18,652,052	15,930,123	379,114	84,162	381,477	66,403	16,841,279
	1,023	116,514	423,084	8,786	3,019	452		435,341
	-	6,824,366	7,876,384	65,277	14,612	13,116	9,656	7,979,045
	1,923,688	**158,636,148**	**137,358,185**	**2,779,314**	**1,053,094**	**883,191**	**389,602,148**	**531,675,932**

(dalam jutaan Rupiah)
(in IDR million)

			31 Desember 2021 December 31, 2021					
			Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract					
	Non Kontraktual Non-Contractual	Total	<1 Tahun <1 Year	> 1 Tahun s.d 3 Tahun > 1 Year up to 3 Year	> 3 Tahun s.d 5 Tahun > 3 Year up to 5 Year	>5 Tahun >5 Year	Non Kontraktual Non-Contractual	Total
	-	34,127,537	18,475,602	2,142,497	1,581,816	6,775,740	-	28,975,655
	-	8,531,950	4,276,232	762,345		1,330,446	-	6,369,023

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022				
		Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract				
		<1 Tahun <1 Year	> 1 Tahun s.d 3 Tahun > 1 Year up to 3 Year	> 3 Tahun s.d 5 Tahun > 3 Year up to 5 Year	>5 Tahun >5 Year	
3	Tagihan Kepada Bank Claims on Bank	2,340,669	1,682,070	1,299,424	90,560	
4	Kredit Beragun Rumah Tinggal Residential Mortgage Backed Loans	87,665	213,926	506,183	8,304,028	
5	Kredit Beragun Properti Komersial Commercial Property Backed Loans	4,076	357	2,043	-	
6	Kredit Pegawai atau Pensiunan Employee/Retiree Loans	901,908	5,729,320	9,692,270	49,157,403	
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	5,073,526	2,221,482	1,276,362	559,053	
8	Tagihan Kepada Korporasi Claims on the Corporation	12,899,779	1,450,375	2,431,349	1,870,549	
9	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	32,857	14,434	9,719	59,505	
10	Aset Lainnya Other Assets	-	-	-	-	
	Total	**46,290,336**	**15,297,038**	**20,881,911**	**68,101,091**	

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI – BANK SECARA INDIVIDUAL

DISCLOSURES OF NET CLAIMS BY ECONOMIC SECTOR - INDIVIDUAL BANKS

Tabel 2.3.a Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Table of 2.3.a Disclosures of Net Claims by Economic Sector - Individual Banks

No	Sektor Ekonomi	Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Claims on Bank	Kredit Beragun Rumah Tinggal Residential Mortgage Backed Loans	
		(1)	(2)	(3)	(4)	
POSISI TANGGAL LAPORAN 2022 / POSITION OF THE 2022 REPORT DATE						
1	Industri Industry	-	1,198,518	-	-	
2	Jasa Dunia Usaha Business Services	-	-	994	1,184	
3	Jasa-jasa Sosial Social Services	-	-	940	-	
4	Konstruksi Construction	-	3,353,906	-	-	
5	Lainnya Others	34,127,537	1,423,545	6,645,235	9,110,618	
6	Listrik, Gas, dan Air Electricity, Gas and Water	-	30,304	-	-	
7	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	
8	Perdagangan Wholesale	-	2,416,461	6,961	-	
9	Pertambangan Mining	-	-	-	-	
10	Pertanian Agriculture	-	109,216	-	-	
11	Lain-lain Others	-	-	-	-	
	Grand Total	**34,127,537**	**8,531,950**	**6,654,129**	**9,111,801**	

	31 Desember 2021 December 31, 2021							
	Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract							
	Non Kontraktual Non-Contractual	Total	<1 Tahun <1 Year	> 1 Tahun s.d 3 Tahun > 1 Year up to 3 Year	> 3 Tahun s.d 5 Tahun > 3 Year up to 5 Year	>5 Tahun >5 Year	Non Kontraktual Non-Contractual	Total
	1,241,407	6,654,129	4,592,476	778,117	1,243,185	72,954	-	6,686,732
	-	9,111,801	37,386	266,927	407,742	6,842,641	-	7,554,696
	-	6,476			4,860		-	4,860
	-	65,480,901	977,709	5,893,738	8,900,610	46,435,774	-	62,207,831
	-	9,130,422	2,631,471	1,608,378	1,238,299	331,362	-	5,809,510
	-	18,652,052	13,180,980	1,218,172	1,324,316	1,117,811	-	16,841,279
	-	116,514	435,341				-	435,341
	6,824,366	6,824,366	-	-	-	-	7,979,045	7,979,045
	8,065,773	**158,636,148**	**44,607,197**	**12,670,174**	**14,700,828**	**62,906,728**	**7,979,045**	**142,863,972**

(dalam jutaan Rupiah)
(in IDR million)

	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	Tagihan Kepada Korporasi Claims on the Corporation	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	(5)	(6)	(7)	(8)	(9)	(10)
	6,365	547	582,280	3,591,162	90,287	-
	-	31	653,774	317,577	3,231	-
	-	10,889	506,705	419,139	38	-
	-	704	2,483,085	1,487,096	8,605	-
	111	65,332,424	20,040	9,542,630	1,202	-
	-	-	84,140	27,288	-	-
	-	-	103,185	831,327	22	-
	-	135,522	3,480,112	2,053,964	11,773	-
	-	-	68,457	49,450	293	-
	-	785	1,148,645	332,420	1,063	-
	-	-	-	-	-	6,824,366
	6,476	**65,480,901**	**9,130,422**	**18,652,052**	**116,514**	**6,824,366**

No	Sektor Ekonomi	Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Claims on Bank	Kredit Beragun Rumah Tinggal Residential Mortgage Backed Loans	
		(1)	(2)	(3)	(4)	
POSISI TANGGAL LAPORAN 2021 / POSITION OF THE 2021 REPORT DATE						
1	Industri Industry	-	907,657	-	-	
2	Jasa Dunia Usaha Business Services	-	-	1,000	986	
3	Jasa-jasa sosial Social Services	-	-	945	-	
4	Konstruksi Construction	-	2,539,966	-	-	
5	Lainnya Others	28,975,655	985,715	6,677,786	7,553,710	
6	Listrik, Gas, dan Air Electricity, Gas and Water	-	22,950	-	-	
7	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	
8	Perdagangan Wholesale	-	1,830,024	7,001		
9	Pertambangan Mining	-	-	-	-	
10	Pertanian Agriculture	-	82,711	-	-	
11	Lain-lain Others	-	-	-	-	
	Grand Total	**28,975,655**	**6,369,023**	**6,686,732**	**7,554,696**	

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH – BANK SECARA INDIVIDUAL
DISCLOSURE OF CLAIMS AND RESERVES BY AREA - BANK INDIVIDUALLY

Tabel 2.4.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Table of 2.4.a Disclosure of Claims and Reserves by Area - Bank individually

No	Keterangan Description	31 Desember 2022 December 31, 2022				
		Tagihan Berdasarkan Wilayah Net Bill by Area				
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	
1	Tagihan Claims	68,029,396	83,662,811	1,927,425	3,092,829	
2	Tagihan yang mengalami penurunan nilai Claims that have been impaired					
	a. Belum jatuh tempo Not yet due	10,945	330,154	4,951	5,552	
	b. Telah jatuh tempo Mature	48,623	574,069	40,616	71,078	
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses (CKPN) - Individual	46,315	647,787	41,718	70,106	
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses (CKPN) - Collective	182,017	466,852	13,122	31,483	
5	Tagihan yang dihapusbuku Deleted Book Claims	4,110,900	999,288	2,143,607	586,294	

	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	Tagihan Kepada Korporasi Claims on the Corporation	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets
	(5)	(6)	(7)	(8)	(9)	(10)
	4,777	520	370,948	3,247,474	337,401	-
	-	29	416,494	287,184	12,074	-
	-	10,346	322,802	379,026	141	-
	-	669	1,581,876	1,344,775	32,158	-
	83	62,066,755	5,642	8,603,663	4,425	-
	-	-	53,602	24,676	-	-
	-	65,735	751,766	81	-	-
	-	128,766	2,217,043	1,857,392	43,996	-
	-	-	43,611	44,717	1,094	-
	-	746	731,757	300,606	3,971	-
	-	-	-	-	-	-
	4,860	**62,207,831**	**5,809,510**	**16,841,279**	**435,341**	**-**

(dalam jutaan Rupiah)
(in IDR million)

			31 Desember 2021 December 31, 2021					
			Tagihan Berdasarkan Wilayah Net Bill by Area					
	Wilayah 5 Area 5	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total
	1,923,688	158,636,148	129,827,576	2,769,276	1,046,105	882,360	775,486	135,300,803
	443	352,045	548,429	39,518	12,009	11,398	2,133	613,487
	45,489	779,876	515,202	53,398	8,777	7,478	-	584,855
	46,198	852,124	1,300,536	79,005	15,914	18,362	12,677	1,426,494
	10,014	703,488	329,715	17,206	3,575	18,367	4,797	373,660
	35,284	7,875,372	5,700,901	120,030	13,671	30,570	42,841	5,908,013

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI – BANK SECARA INDIVIDUAL
DISCLOSURE OF RECEIVABLES AND ALLOWANCES BY ECONOMIC SECTOR - INDIVIDUAL BANKS

Tabel 2.5.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table of 2.5.a Disclosure of Receivables and Allowances by Economic Sector - Individual Banks

(dalam jutaan Rupiah)
(in IDR million)

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses (CKPN) Collective	Tagihan yang dihapus buku Written-off Claims
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
POSISI TANGGAL LAPORAN 2022 / POSITION OF THE 2022 REPORT DATE							
1	Industri Industry	34,127,537	7,267	39,277	167,496	73,519	-
2	Jasa Dunia Usaha Business Services	8,409,995	10,198	27,100	28,544	16,773	-
3	Jasa-jasa sosial Social Services	6,648,065	3,348	4,440	6,847	11,178	-
4	Konstruksi Construction	9,068,474	11,297	385,353	221,687	91,614	-
5	Lainnya Others	6,476	308,168	72,249	295,636	313,133	7,875,372
6	Listrik, Gas, dan Air Electricity, Gas and Water	65,471,635	-	-	358	3,074	-
7	Pengangkutan dan Pergudangan Transportation and Warehousing	9,119,239	87	224	1,288	18,959	-
8	Perdagangan Wholesale	18,623,630	10,240	217,819	113,721	149,334	-
9	Pertambangan Mining	116,496	-	10,177	4,147	6,804	-
10	Pertanian Agriculture	6,824,366	1,439	23,237	12,400	19,100	-
	Total	**158,415,912**	**352,045**	**779,876**	**852,124**	**703,488**	**7,875,372**
POSISI TANGGAL LAPORAN 2021 / POSITION OF THE 2021 REPORT DATE							
1	Industri Industry	5,119,365	12,664	29,455	280,398	39,050	-
2	Jasa Dunia Usaha Business Services	740,776	17,772	20,323	47,785	8,909	-
3	Jasa-jasa sosial Social Services	716,397	5,834	3,330	11,462	5,937	-
4	Konstruksi Construction	5,799,554	19,687	288,989	371,118	48,661	-

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses (CKPN) Collective	Tagihan yang dihapus buku Written-off Claims
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
5	Lainnya Others	114,591,868	537,026	54,182	494,913	166,321	5,908,013
6	Listrik, Gas, dan Air Electricity, Gas and Water	100,591	-	-	599	1,633	-
7	Pengangkutan dan Pergudangan Transportation and Warehousing	815,900	152	168	2,157	10,070	-
8	Perdagangan Wholesale	6,196,461	17,844	163,350	190,376	79,319	-
9	Pertambangan Mining	95,281	-	7,632	6,942	3,614	-
10	Pertanian Agriculture	1,124,613	2,508	17,426	20,758	10,145	-
	Total	**135,300,806**	**613,487**	**584,855**	**1,426,508**	**373,659**	**5,908,013**

PENGUNGKAPAN RINCIAN MUTASI CADANGAN KERUGIAN PENURUNAN NILAI – BANK SECARA INDIVIDUAL

DISCLOSURE OF RESERVE MUTATION DETAILS FOR IMPAIRMENT LOSS – BANK INDIVIDUAL

Tabel 2.6.a Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual
Table of 2.6.a Disclosure of Reserve Mutation Details For Impairment Loss – Bank Individual

(dalam jutaan Rupiah)
(in IDR million)

No	Keterangan Description	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021
		CKPN	CKPN
1	Saldo awal CKPN Initial CKPN balance	1,603,244	1,755,670
2	Pembentukan (pemulihan) CKPN pada periode berjalan (*net*) Establishment (recovery) of CKPN in the current period (Net)		
	2.a Pembentukan CKPN pada periode berjalan 2.a Establishment of CKPN in the current period	1,316,912	1,370,601
	2.b Pemulihan CKPN pada periode berjalan 2.b Recovery of CKPN in the current period	(777,884)	(800,543)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada peride berjalan CKPN which is used to writte-off on bills on the current platform	(487,415)	(534,057)
	Saldo akhir CKPN **CKPN Ending Balance**	**1,555,612**	**1,755,670**

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN KATEGORI PORTOFOLIO DAN SKALA PERINGKAT – BANK SECARA INDIVIDUAL

DISCLOSURE OF NET CLAIMS BY PORTFOLIO CATEGORY AND RATING SCALE - BANK INDIVIDUALLY

Tabel 3.1.a Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Table of 3.1.a Disclosure of Net Claims by Portfolio Category and Rating Scale - Bank individually

31 Desember 2022 December 31, 2022								
No	**Kategori Portofolio** Portfolio Category	**Tagihan Bersih** Net Bill						
		Lembaga Pemeringkat Rating Agency	**Peringkat Jangka Panjang** Long Term Rating					
		Standards and Poor's	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A+ up to A-	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-	
		Fitch Rating	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A+ up to A-	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-	
		Moody's	**Aaa**	**Aa1 s.d Aa3** Aa1 up to Aa3	**A1 s.d A3** A1 up to A3	**Baa1 s.d Baa3** Baa1 up to Baa3	**Ba1 s.d Ba3** Ba1 up to Ba3	
		PT. Fitch Ratings Indonesia	**AAA (idn)**	**AA+(idn) s.d AA-(idn)** AA+(idn) up to AA-(idn)	**A+(idn) s.d. A-(idn)** A+(idn) up to. A-(idn)	**BBB+(idn) s.d BBB-(idn)** BBB+(idn) up to BBB-(idn)	**BB+(idn) s.d BB-(idn)** BB+(idn) up to BB-(idn)	
		PT. ICRA Indonesia	**[Idr] AAA**	**[Idr]AA+ s.d [Idr]AA-** [Idr]AA+ up to [Idr]AA-	**[Idr]A+ s.d [Idr] A-** [Idr]A+ up to [Idr]A-	**[Idr]BBB+ s.d [Idr]BBB-** [Idr]BBB+ up to [Idr]BBB-	**[Idr]BB+ s.d [Idr]BB-** [Idr]BB+ up to [Idr]BB-	
		PT Pemeringkat Efek Indonesia	**idAAA**		**idA+ s.d id A-** idA+ up to id A-	**id BBB+ s.d id BBB-** id BBB+ up to id BBB-	**id BB+ s.d id BB-** id BB+ up to id BB-	
1	Tagihan kepada pemerintah Claims to Government	-	-	-	-	-		
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	30,304	-	3,055,062	2,339,027	109,216	
3	Tagihan kepada bank Claims on Bank	-	1,214,847	61,623	79,866	611,081	-	
4	Kredit beragun rumah tinggal Residential Mortgage Backed Loans	-	-	-	-	-	-	
5	Kredit beragun properti komersial Commercial Property Backed Loans	-	-	-	-	-	-	
6	Kredit pegawai atau pensiunan Employee/Retiree Loans	-	-	-	-	-	-	
7	Tagihan kepada usaha mikro, usaha kecil, dan portofolio ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-	
8	Tagihan kepada korporasi Claims on the Corporation	-	156,810	935,624	1,804,325	696,311	-	
9	Tagihan yang telah jatuh tempo Claims That Have Been Due Date	-	-	29	-	-	-	

(dalam jutaan Rupiah)
(in IDR million)

31 Desember 2022 December 31, 2022								
Tagihan Bersih Net Bill								
			Peringkat Jangka Pendek Short Term Rating				**Tanpa Peringkat** No Rating	**Total**
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ up to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	**Kurang dari [Idr]B-** Less than [Idr]B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr]A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-4** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
		-	-	-	-	-	34,127,537	34,127,537
	-	121,818	-	-	-	-	2,754,568	8,409,995
	-	-	-	-	-	-	4,680,648	6,648,065
	-	-	-	-	-	-	9,068,474	9,068,474
	-	-	-	-	-	-	6,476	6,476
	-	-	-	-	-	-	65,471,635	65,471,635
	-	-	-	-	-	-	9,119,239	9,119,239
	-	39,232	-	-	-	-	14,991,329	18,623,630
	-	88,359	-	-	-	-	28,108	116,496

Tabel 3.1.b Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofoilio dan Skala Peringkat - Bank secara Individual
Table of 3.1.b Disclosure of Net Receivables by Portfolio Category and Rating Scale - Bank individually

31 Desember 2021 December 31, 2021								
No	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Bill						
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating					
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	Ba1 s.d Ba3 Ba1 up to Ba3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) up to. A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) up to BB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr] A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+ up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBB-	id BB+ s.d id BB- id BB+ up to id BB-	
1	Tagihan kepada pemerintah Claims to Government	-	-	-	-	-	-	
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	22,950	-	2,313,647	1,771,382	82,711	
3	Tagihan kepada bank Claims on Bank	-	1,221,913	61,981	80,331	614,635	-	
4	Kredit beragun rumah tinggal Residential Mortgage Backed Loans	-	-	-	-	-	-	
5	Kredit beragun properti komersial Commercial Property Backed Loans	-	-	-	-	-	-	
6	Kredit pegawai atau pensiunan Employee/Retiree Loans	-	-	-	-	-	-	
7	Tagihan kepada usaha mikro, usaha kecil, dan portofolio ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-	
8	Tagihan kepada korporasi Claims on the Corporation	-	141,803	846,081	1,631,644	629,671	-	
9	Tagihan yang telah jatuh tempo Claims That Have Been Due Date	-	-	-	-	-	-	

(dalam jutaan Rupiah)
(in IDR million)

31 Desember 2021 December 31, 2021								
Tagihan Bersih Net Bill								
	Peringkat Jangka Pendek Short Term Rating						Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ up to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	**Kurang dari [Idr]B-** Less than [Idr]B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr] A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	28,975,655	28,975,655
	-	92,255	-	-	-	-	2,086,078	6,369,023
	-	-	-	-	-	-	4,707,872	6,686,732
	-	-	-	-	-	-	7,554,696	7,554,696
	-	-	-	-	-	-	4,860	4,860
	-	-	-	-	-	-	62,207,831	62,207,831
	-	-	-	-	-	-	5,809,510	5,809,510
	-	35,477	-	-	-	-	13,556,603	16,841,279
	-	330,195	-	-	-	-	105,037	435,341

Tabel 3.2.a. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif
Table of 3.2.a. Counterparty Credit Risk Disclosure: Derivative Transactions

No.	Variabel yang Mendasari Underlying Variables	31 Desember 2022 December 31, 2022						
		Notional Ammount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Net Bill Before MRK	
		≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun >1 Year - ≤5 Year	>5 Tahun >5 Year				
BANK SECARA INDIVIDUAL / BANK INDIVIDUALLY								
1	Suku bunga Interest Rate	-	-	-	-	-	-	
2	Nilai tukar Exchange Rate	-	-	-	-	-	-	
3	Lainnya Others	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	
BANK SECARA KONSOLIDASI / CONSOLIDATED BANK								
1	Suku bunga Interest Rate	-	-	-	-	-	-	
2	Nilai tukar Exchange Rate	-	-	-	-	-	-	
3	Saham Stock	-	-	-	-	-	-	
4	Emas Gold	-	-	-	-	-	-	
5	Logam selain emas Metal other than Gold	-	-	-	-	-	-	
6	Lainnya Others	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	

PENGUNGKAPAN RISIKO KREDIT PIHAK LAWAN: TRANSAKSI *REVERSE REPO* – BANK SECARA INDIVIDUAL
DISCLOSURE OF COUNTERPARTY CREDIT RISK: INDIVIDUAL REPO-BANK TRANSACTIONS

Tabel 3.2.b.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo - Bank secara Individual
Table of 3.2.b.1. Disclosure of Counterparty Credit Risk: Individual Repo-Bank Transactions

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			
		Nilai Wajar SSB *Repo* Fair Value of SSB Repo	Kewajiban *Repo* Repo Liabilities	Tagihan Bersih Net Bill	
1	Tagihan kepada pemerintah Claims to Government	-	-	-	
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	
3	Tagihan kepada bank pembangunan multilateral dan lembaga internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	
4	Tagihan kepada bank Claims on Bank	-	-	-	
5	Tagihan kepada usaha mikro dan portofolio ritel Claims on Micro and Retail Business Portfolios	-	-	-	
6	Taguhan kepada korporasi Claims on Corporations	-	-	-	
7	Eksposur di unit usaha syariah (apabila ada) Exposure in the Sharia Business (if any)	-	-	-	
	Total	**-**	**-**	**-**	

(dalam jutaan Rupiah)
(in IDR million)

	31 Desember 2021 December 31, 2021									
	MRK	Tagihan Bersih Setelah MRK Net Bill After MRK	*Notional Ammount*			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Net Bill Before MRK	MRK	Tagihan Bersih Setelah MRK Net Bill After MRK
			≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun >1 Year - ≤5 Year	>5 Tahun >5 Year					
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

(dalam jutaan Rupiah)
(in IDR million)

	31 Desember 2021 December 31, 2021				
	ATMR RWA	Nilai Wajar SSB *Repo* Fair Value of SSB Repo	Kewajiban *Repo* Repo Liabilities	Tagihan Bersih Net Bill	ATMR RWA
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

PENGUNGKAPAN RISIKO KREDIT PIHAK LAWAN: TRANSAKSI *REVERSE REPO*

COUNTERPARTY CREDIT RISK DISCLOSURE: REVERSE REPO TRANSACTIONS

Tabel 3.2.c.1. Pengungkapan Risiko Kredit Pihak Lawan: *Transaksi Reverse Repo* - Bank secara Individual
Table of 3.2.c.1. Counterparty Credit Risk Disclosure: Reverse Repo Transactions - Bank Individually

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			
		Tagihan Bersih Net Claims	Nilai MRK MRK Value	Tagihan Bersih Setelah MRK Net Claims After MRK	
1	Tagihan kepada pemerintah Claims to Government	-	-	-	
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	
3	Tagihan kepada bank pembangunan multilateral dan lembaga internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	
4	Tagihan kepada bank Claims on Bank	-	-	-	
5	Tagihan kepada usaha mikro dan portofoio ritel Claims on Micro and Retail Business Portfolios	-	-	-	
6	Tagihan kepada korporasi Claims on Corporations	-	-	-	
7	Eksposur di unit usaha syariah (apabila ada) Exposure in the Sharia Business (if any)	-	-	-	
	Total	**-**	**-**	**-**	

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGKAN DAMPAK MITIGASI RISIKO KREDIT – BANK SECARA INDIVIDUAL

DISCLOSURE OF NET CLAIMS BASED ON RISK WEIGHT AFTER CALCULATING THE IMPACT OF CREDIT RISK MITIGATION - BANK INDIVIDUALLY

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual
Table of 4.1.a. Disclosure of Net Claims Based on Risk Weight After Calculating the Impact of Credit Risk Mitigation - Bank individually

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
A	EKSPOSUR NERACA / BALANCE SHEET EXPOSURE											
1	Tagihan kepada pemerintah Claims to Government	34,127,537	-	-	-	-	-	-	-	-	-	
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	-	5,903,595	83,551	71,015	2,473,790	-	
3	Tagihan kepada bank Claims on Bank	-	3,116,375	-	-	-	3,537,754	-	-	-	-	
4	Kredit beragun rumah tinggal Residential Mortgage Backed Loans	-	-	9,111,801	-	-	-	-	-	-	-	
5	Kredit beragun properti komersial Commercial Property Backed Loans	-	-	-	-	-	-	-	6,476	-	-	
6	Kredit pegawai/pensiunan Employee/Retirement Loans	-	-	-	-	-	65,480,901	-	-	-	-	

(dalam jutaan Rupiah)
(in IDR million)

	31 Desember 2021 December 31, 2021				
	ATMR Setelah MRK RWA After MRK	**Tagihan Bersih** Net Claims	**Nilai MRK** MRK Value	**Tagihan Bersih Setelah MRK** Net Claims After MRK	**ATMR Setelah MRK** RWA After MRK
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	**-**	**-**	**-**	**-**

(dalam jutaan Rupiah)
(in IDR million)

	ATMR	**Beban Modal** Capital Expenses	31 Desember 2021 December 31, 2021 Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										**ATMR**	**Beban Modal** Capital Expenses
			0%	**20%**	**35%**	**40%**	**45%**	**50%**	**75%**	**100%**	**150%**	**Lainnya** Others		
	(13)	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**	**(19)**	**(20)**	**(21)**	**(22)**	**(23)**	**(24)**	**(25)**	**(26)**
	-	-	28,975,655	-	-	-	-	-	-	-	-	-	-	-
	4,378,765	-	-	-	-	-	-	-	-	-	-	-	-	-
	2,392,152	-	-	6,565,416	-	-	-	120,893	-	-	-	-	2,189,148	-
	3,189,131	-	-	6,565,416	-	-	-	120,893	-	-	-	-	2,189,148	-
	6,476	-	-	-	636,890	2,381,982	4,535,545	-	-	-	-	-	2,644,046	-
	32,740,451	-	-	-	-	-	-	-	-	4,838	-	-	4,838	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
7	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	9,130,422	-	-	-	
8	Tagihan kepada korporasi Claims on the Corporation	-	1,684,665	-	-	-	2,448,791	-	-	-	14,518,595	
9	Tagihan yang telah jatuh tempo Claims That Have Been Due Date	-	-	-	-	-	-	-	3,321	113,193	-	
10	Aset lainnya Other Assets	-	-	-	-	-	-	-	-	-	6,824,366	
	Total eksposur neraca **Total Balance Sheet Exposure**	**34,127,537**	**4,801,041**	**9,111,801**	**-**	**-**	**77,371,041**	**9,213,973**	**80,811**	**2,586,983**	**21,342,961**	
B	**EKSPOSUR KEWAJIBAN KOMITMEN/KONTINJENSI PADA TRANSAKSI REKENING administratif** **COMMITMENT/CONTINGENT LIABILITY EXPOSURE IN ADMINISTRATIVE ACCOUNT TRANSACTIONS**											
1	Tagihan kepada pemerintah Claims to Government	-	-	-	-	-	-	-	-	-	-	
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	
3	Tagihan kepada bank pembangunan multilateral dan lembaga internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	544,344	-	-	
4	Tagihan kepada bank Claims on Bank	-	-	-	-	-	-	-	517,695	-	-	
5	Kredit beragun rumah tinggal Residential Mortgage Backed Loans	-	-	-	-	-	-	-	-	-	-	
6	Kredit beragun properti komersial Commercial Property Backed Loans	-	-	-	-	-	-	-	-	-	-	
7	Kredit pegawai/pensiunan Employee/Retirement Loans	-	-	-	-	-	-	-	-	-	-	
8	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	
9	Tagihan kepada korporasi Claims on the Corporation	-	-	-	-	-	-	-	-	192	-	
10	Tagihan yang telah jatuh tempo Claims That Have Been Due Date	-	-	-	-	-	-	-	1,062,039	192	-	
	Total eksposur TRA **Total TRA Exposure**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	
C	**EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (*COUNTER PARTY CREDIT RISK*)** **EXPOSURE DUE TO COUNTER PARTY CREDIT RISK**											
1	Tagihan kepada pemerintah Claims to Government	5,496,260	-	-	-	-	-	-	-	-	-	
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	
4	Tagihan kepada bank Claims on Bank	-	17,388	-	-	-	-	-	-	-	-	
5	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada korporasi Claims on the Corporation	-	-	-	-	-	-	-	-	-	-	
	Total eksposur *counterparty credit risk* **Total Counterparty Credit Risk Exposure**	**5,496,260**	**17,388**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	

	ATMR	Beban Modal Capital Expenses	31 Desember 2021 December 31, 2021										ATMR	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	6,749,539	-	-	-	-	-	-	62,205,726	-	-	-	-	31,102,863	-
	16,079,924	-	-	-	-	-	-	-	5,806,998	-	-	-	4,005,129	-
	173,120	-	-	-	-	-	-	-	-	-	-	-	-	-
	3,620,760	-	3,686,646	-	-	-	-	-	-	3,622,157	53,673	-	3,702,667	-
	69,330,317	**-**	**32,662,301.00**	**7,576,247.00**	**636,890.00**	**2,381,982.00**	**4,535,545.00**	**70,759,039.00**	**5,806,998.00**	**17,264,520.00**	**614,479.00**	**-**	**62,393,381.55**	**-**
	-	-	165	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	3,871		-	-	-	1,936	-
	272,172	-	-	-	-	-	-	-	-	-	-	-	-	-
	517,695	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	288	-	-	-	-	-	-	-	-	434,583	-	-	434,583	-
	790,155	-	-	-	-	-	-	-	-		525	-	788	-
	-	**-**	**165**					**3,871**		**434,583**	**525**		**437,306**	
	-	5,496,260	3,144,677	-	-	-	-	-	-	-	-	-	-	-
	-		-	-	-	-	-	10	-	-	-	-	5	
	3,478	-	-	3,958	-	-	-	-	-	-	-	-	791.6	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	3,478		**3,144,677**	**3,958**	**-**	**-**	**-**	**10**	**-**	**-**	**-**	**-**	**797**	**-**

Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Table of 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Individual Banks

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022				
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With			
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**EKSPOSUR NERACA / BALANCE SHEET EXPOSURE**					
1	Tagihan kepada pemerintah Claims to Government	34,127,537	-	-	-	
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	8,531,950	-	-	-	
3	Tagihan kepada bank Claims on Bank	6,654,129	-	-	-	
4	Kredit beragun rumah tinggal Residential Mortgage Backed Loans	9,111,801	-	-	-	
5	Kredit beragun properti komersial Commercial Property Backed Loans	6,476	-	-	-	
6	Kredit pegawai/pensiunan Employee/Retirement Loans	65,480,901	-	-	-	
7	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	9,130,422	-	-	195,961	
8	Tagihan kepada korporasi Claims on the Corporation	18,652,052	-	-	-	
9	Tagihan yang telah jatuh tempo Matured Claims	116,514	-	-	-	
10	Aset lainnya Other Assets	6,824,366	-	-	-	
	Total eksposur neraca **Total Balance Sheet Exposure**	**158,636,148**	**-**	**-**	**195,961**	
B	**EKSPOSUR REKENING ADMINSITRATIF / ADMINISTRATIVE ACCOUNT EXPOSURE**					
1	Tagihan kepada pemerintah Claims to Government	-	-	-	-	
2	Tagihan kepada bank Claims on Bank	-	-	-	-	
3	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	
4	Tagihan kepada korporasi Claims on the Corporation	544,344	-	-	-	
5	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	517,695	-	-	-	
6	Kredit beragun rumah tinggal Residential Mortgage Backed Loans	-	-	-	-	
7	Kredit beragun properti komersial Commercial Property Backed Loans	-	-	-	-	
8	Kredit pegawai/pensiunan Employee/Retirement Loans	-	-	-	-	
9	Tagihan yang telah jatuh tempo Matured Claims	-	-	-	-	
	Total Eksposur Rekening Administratif **Total Administrative Account Exposure**	**192**	**-**	**-**	**-**	

(dalam jutaan Rupiah)
(in IDR million)

			31 Desember 2021 December 31, 2021					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
	Lainnya Others			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	-	34,127,537	28,975,655	-	-	-	-	28,975,655
	-	8,531,950	6,369,021	-	-	-	-	6,369,021
	-	6,654,129	7,554,417	-	-	-	-	7,554,417
	-	9,111,801	4,838	-	-	-	-	4,838
	-	6,476	62,205,726	-	-	-	-	62,205,726
	-	65,480,901	5,806,998	-	-	636,579	-	5,170,418
	-	8,934,461	16,837,920	-	-	-	-	16,837,920
	-	18,652,052	6,369,021	-	-	-	-	6,369,021
	-	116,514	434,641	-	-	-	-	434,641
	-	6,824,366	3,675,830	-	-	-	-	3,675,830
	-	**158,440,187**	134,875,525	-	-	636,579	-	137,914,775
	-	-						
	-	-	-	-	-	-	-	-
	-	-	1,936	-	-	-	-	1,936
	-	544,344	434,583	-	-	-	-	434,583
	-	517,695	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	788	-	-	-	-	788
	-	**1,062,039**	**437,306**	**-**	**-**	**-**	**-**	**437,306**

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022				
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With			
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
C	EKSPOSUR COUNTERPARTY CREDIT RISK / COUNTERPARTY CREDIT RISK EXPOSURE					
1	Tagihan kepada pemerintah Claims to Government	5,496,260	-	-	-	
2	Tagihan kepada bank Claims on Bank	17,388	-	-	-	
3	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	
4	Tagihan kepada korporasi Claims on the Corporation	-	-	-	-	
5	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	
	Total *Eksposure Counterparty Credit Risk* **Total Counterparty Credit Risk Exposure**	5,513,648	-	-	-	

PENGUNGKAPAN TRANSAKSI SEKURITISASI - BANK SECARA INDIVIDUAL
DISCLOSURE OF SECURITIZATION TRANSACTIONS - BANK INDIVIDUALLY

Tabel 5.1.a. Pengungkapan Transaksi Sekuritisasi - Bank secara Individual
Table of 5.1.a. Disclosure of Securitization Transactions - Bank Individually

No.	Eksposur Sekuritisasi Securitization Exposure	31 Desember 2022 December 31, 2022				
		Nilai aset yang disekuritisasi The value of assets being securitized	Nilai aset yang disekuritisasi yang mengalami penurunan nilai The value of the assets being securitized has decreased in value		Laba/rugi dari aktivitas sekuritisasi Profit/loss from securitization activities	
			Tidak jatuh tempo Note Due	Belum jatuh tempo Not yet due		
(1)	(2)	(3)	(4)	(5)	(6)	
1	Bank bertindak sebagai kreditor asal Bank acts as the Originator	-	-	-	-	
2	Bank bertindak sebagai kredit pendukung Bank acts asa Supporting Credit					
	a. Fasilitas penanggung risiko pertama a. First risk insurance facility	-	-	-	-	
	b. Fasilitas penanggung risiko kedua b. Second risk insurance facility	-	-	-	-	
3	Bank bertindak sebagai penyedia fasilitas likuiditas Bank Acting as Liquidity Facility Provider	-	-	-	-	
4	Bank bertindak sebagai penyedia fasilitas jasa Bank Acting as Service Facility Provider	-	-	-	-	
5	Bank bertindak sebagai penyedia bank kostudian Bank Acting as Custodian Facility Provider	-	-	-	-	
6	Bank bertindak sebagai pemodal Bank acting as Investor					
	a. *Senior tranche*	-	-	-	-	
	b. *Junior tranche*	-	-	-	-	

			31 Desember 2021 December 31, 2021					
	Lainnya Others	Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
				Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	-	5,496,260						
	-	17,388	792	-	-	-	-	792
	-	-	5	-	-	-	-	5
	-	-						
	-	-						
	-	5,513,648	797	-	-	-	-	797

(dalam jutaan Rupiah)
(in IDR million)

			31 Desember 2021 December 31, 2021					
	ATMR RWA	Pengurang Modal Capital Deduction	Nilai aset yang disekuritisasi The value of assets being securitized	Nilai aset yang disekuritisasi yang mengalami penurunan nilai The value of the assets being securitized has decreased in value		Laba/rugi dari aktivitas sekuritisasi Profit/loss from securitization activities	ATMR RWA	Pengurang Modal Capital Deduction
				Tidak jatuh tempo Note Due	Belum jatuh tempo Not yet due			
	(7)	(8)	(9)	(10)	(11)	(12)	(13	(14)
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

Tabel 5.2.a. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal - Bank secara Individual

Table of 5.2.a. Disclosure Summary of Bank Securitization Transaction Activities Acting as Originator - Bank Individually

(dalam jutaan Rupiah)
(in IDR million)

No	Understanding asset Understanding asset	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
		Nilai aset yang disekuritisasi The value of the assets being securitized	Keuntungan (kerugian) Penjualan Gain (loss) on sales	Nilai aset yang disekuritisasi The value of the assets being securitized	Keuntungan (kerugian) Penjualan Gain (loss) on sales
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada pemerintah Claims to Government	-	-	-	-
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-
3	Tagihan kepada bank pembangunan *multilateral* dan lembaga internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan kepada bank Claims on Bank	-	-	-	-
5	Kredit beragun rumah tinggal Residential Mortgage Backed Loans	-	-	-	-
6	Kredit beragun properti komersial Commercial Property Backed Loans	-	-	-	-
7	Kredit pegawai/pensiunan Employee/Retirement Loans	-	-	-	-
8	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-
9	Tagihan kepada korporasi Claims on the Corporation	-	-	-	-
10	Aset lainnya Other Assets	-	-	-	-
11	Eksposur di unit usaha syariah (apabila ada) Exposure in the Sharia Business Unit (if any)	-	-	-	-
Total			-	-	-

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR ASET DI NERACA – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARDIZED APPROACH: DISCLOSURE OF ASSET EXPOSURE IN BALANCE SHEET - BANK INDIVIDUALLY

Tabel 6.1.1. Pengungkapan Eksposur Aset di Neraca

Table 6.1.1. Disclosure of Asset Exposures in the Balance Sheet

(dalam jutaan Rupiah)
(in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan kepada pemerintah Claims to Government	34,127,537	-	-	28,975,655	-	-
2	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	8,531,950	4,378,765	4,378,765	6,369,021	3,177,626	3,177,626

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
3	Tagihan kepada bank multilateral dan lembaga internasional Claims on Banks multilateral and International institution	-	-	-	6,686,309	2,189,148	2,189,148
4	Tagihan kepada bank Claims on Banks	6,654,129	2,392,152	2,392,152	7,554,417	2,644,046	2,644,046
5	Kredit beragun rumah tinggal Residential mortgage backed loans	9,111,801	3,189,131	3,189,131	4,838	4,838	4,838
6	Kredit beragun properti komersial Commercial property backed loans	6,476	6,476	6,476	62,205,726	31,102,863	31,102,863
7	Kredit pegawai atau pensiunan Employee/Retirement Loans	65,480,901	32,740,451	32,740,451	5,806,998	4,355,248	4,005,129
8	Tagihan kepada usaha mikro, usaha kecil dan portofolio Ritel Claims on Micro, Small, and Retail Portfolios	9,130,422	6,847,817	6,749,539	16,837,920	14,915,888	14,915,888
9	Tagihan kepada korporasi Claims on Corporations	18,652,052	16,079,924	16,079,924	6,369,021	3,177,626	3,177,626
10	Tagihan yang telah jatuh tempo Matured Claims	116,514	173,120	173,120	434,641	651,178	651,178
11	Aset lainnya Other Assets	6,824,366	-	3,620,760	7,362,476	7,362,476	3,702,667
	Total	**158,636,148**	**65,807,834**	**69,330,317**	**142,238,001**	**66,403,310**	**62,393,382**

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR KEWAJIBAN KOMITMEN/ KONTIJENSI PADA TRANSAKSI REKENING ADMINSTRATIF – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARD APPROACH: DISCLOSURE OF EXPOSURE OF COMMITMENT/ CONTINGENT LIABILITIES IN ADMINISTRATIVE ACCOUNT TRANSACTIONS – BANK INDIVIDUALLY

Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif
Table 6.1.2. Disclosure of Commitment/Contingent Liability Exposures in Off-balance sheet transactions

(dalam jutaan Rupiah)
(in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan kepada pemerintah Claims to Government	-	-	-	165	-	-
2	Tagihan kepada bank multilateral dan lembaga internasional Claims on Banks multilateral and International institution	-	-	-	-	-	-
3	Tagihan kepada bank Claims on Banks	-	-	-	-	-	-
4	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	544,344	272,172	272,172	3,871	1,936	1,936
5	Tagihan kepada korporasi Claims on Corporations	517,695	517,695	517,695	434,583	434,583	434,583

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
6	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small, and Retail Business Portfolios	-	-	-	-	-	-
7	Kredit beragun rumah tinggal Residential mortgage backed loans	-	-	-	-	-	-
8	Kredit beragun properti komersial Commercial property backed loans	-	-	-	-	-	-
9	Kredit pegawai/pensiunan Employee Loans	-	-	-	-	-	-
10	Tagihan yang telah jatuh tempo Matured Claims	192	288	288	525	788	788
	Total	**1,062,231**	**790,155**	**790,155**	**439,144**	**437,306**	**437,306**

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR YANG MENIMBULKAN RISIKO KREDIT AKIBAT KEGAGALAN PIHAK LAWAN (*COUNTERPARTY CREDIT RISK*) – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARD APPROACH: DISCLOSURE OF EXPOSURES THAT CAUSE CREDIT RISK DUE TO COUNTERPARTY CREDIT RISK - BANK INDIVIDUALLY

Tabel 6.1.3. Pengungkapan Eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) Individual

Table 6.1.3. Disclosure of Exposures that give rise to Credit Risk due to Failure of Individual Counterparty Credit Risk

(dalam jutaan Rupiah)
(in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan kepada pemerintah Claims to Government	5,496,260	-	-	-	-	-
2	Tagihan kepada bank multilateral dan lembaga internasional Claims on Multilateral Banks and International Institution	-	-	-	-	-	-
3	Tagihan kepada bank Claims on Banks	17,388	3,478	3,478	-	-	-
4	Tagihan kepada entitas sektor publik Claims on Public Sector Entities	-	-	-	-	-	-
5	Tagihan kepada korporasi Claims on Corporations	-	-	-	-	-	-
6	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small, and Retail Portfolios	-	-	-	-	-	-
	Total	**5,513,648**	**3,478**	**3,478**	**-**	**-**	**-**

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR YANG MENIMBULKAN RISIKO KREDIT AKIBAT KEGAGALAN SETELEMEN (*SETTLEMENT RISK*) – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARD APPROACH: DISCLOSURE OF EXPOSURES THAT CAUSE CREDIT RISK DUE TO FAILURE OF SETTLEMENT (SETTLEMENT RISK) - BANK INDIVIDUALLY

Tabel 6.1.4 Pengungkapan Eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*Settlement Risk*)

Table 6.1.4 Disclosure Of Exposures That Cause Credit Risk Due To Failure Of Settlement (Settlement Risk)

(dalam jutaan Rupiah)
(in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Nilai Eksposur Score Exposure	Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR setelah MRK RWA After MRK	Nilai Eksposur Score Exposure	Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR setelah MRK RWA After MRK
1	*Delivery versus payment*	-	-	-	-	-	-
	a. Beban modal 8% (5-15 hari) Capital Expense 8% (5-15 days)	-	-	-	-	-	-
	b. Beban modal 50% (16-30 hari) Capital Expense 50% (16-30 days)	-	-	-	-	-	-
	c. Beban modal 75% (31-45 hari) Capital Expense 75% (31-45 days)	-	-	-	-	-	-
	d. Beban modal 100% (lebih dari 45 hari) Capital Expense 100% (more than 45 days)	-	-	-	-	-	-
2	*Non-delivery versus payment*	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR SEKURITISASI – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARDIZED APPROACH: DISCLOSURE OF SECURITIZATION EXPOSURES - BANK INDIVIDUALLY

Tabel 6.1.5. Pengungkapan Eksposur Sekuritisasi

Tabel 6.1.5. Disclosure Of Securitization Exposures

(dalam jutaan Rupiah)
(in IDR million)

No	Jenis Transaksi Type of Transaction	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
		Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR RWA	Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR RWA
1	Fasilitas kredit pendukung yang memenuhi persyaratan Supporting Loan Facilities that meet the requirements	-	-	-	-
2	Fasilitas kredit pendukung yang tidak memenuhi persyaratan Supporting Loan Facilities that do not meet the requirements	-	-	-	-
3	Fasilitas likuiditas pendukung yang memenuhi persyaratan Supporting Liquidity Facilities that meet the requirements	-	-	-	-
4	Fasilitas likuiditas pendukung yang tidak memenuhi persyaratan Supporting Liquidity Facilities that do not meet the requirements	-	-	-	-
5	Pembelian efek beragam aset yang memenuhi persyaratan Purchase of various assets that meet the requirements	-	-	-	-
6	Pembelian efek beragam aset yang tidak memenuhi persyaratan Purchase of various assets that do not meet the requirements	-	-	-	-

No	Jenis Transaksi Type of Transaction	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
		Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR RWA	Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR RWA
7	Eksposur sekuritas yang tidak tercakup dalam ketentuan bank indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum Securities exposures that are not covered by Bank Indonesia regulations regarding prudential principles in asset securitization activities for commercial banks	-	-	-	-
	Total	-	-	-	-

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN TOTAL PENGUKURAN RISIKO KREDIT – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARD APPROACH: DISCLOSURE OF TOTAL CREDIT RISK MEASUREMENT - BANK INDIVIDUALLYINESS UNITS

Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit Individual
Table 6.1.7. Disclosure of Total Individual Credit Risk Measurement

(dalam jutaan Rupiah)
(in IDR million)

	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021
Total ATMR Risiko Kredit Total Credit Risk RWA	70,123,950	62,393,382
Total Faktor Pengurang Modal Total Capital Deduction Factor	-	-

Risiko Pasar

Risiko pasar adalah risiko yang timbul atas portfolio pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk Risiko perubahan harga option.

Komponen risiko pasar meliputi:

- Risiko suku bunga adalah risiko akibat perubahan harga instrumen keuangan dari posisi *trading book* yang disebabkan oleh pergerakan sensitivitas risiko (*risk factor*) pada setiap instrumen atau akibat perubahan nilai ekonomis modal (*Economic Value of Equity*) bank dari aktivitas banking Book yang disebabkan oleh perubahan suku bunga.
- Klasifikasi risiko suku bunga mencakup pula risiko suku bunga dari posisi *banking book* yang antara lain meliputi *repricing risk, yield curve risk, basis risk*, dan *optionality risk*.
- Risiko Nilai tukar adalah risiko akibat perubahan nilai posisi terbuka valuta asing klasifikasi *trading book* atau akibat perubahan posisi devisa neto bank (*banking book*) yang disebabkan oleh perubahan nilai tukar valuta asing.

Risiko pasar timbul dari pergerakan/perubahan tingkat suku bunga dan/atau nilai tukar yang mempengaruhi posisi keuangan bank khususnya terhadap rasio permodalan. Secara garis besar,

Market Risk

Market Risk is the risk arising from the portfolio in the balance sheet and administrative account positions including derivative transactions, due to overall changes in market conditions, including the risk of changes in option prices.

Components of market risk include :

- Interest Rate Risk is the risk due to changes in financial instrument prices from Trading Book positions caused by risk factor movements on each instrument or due to changes in the Economic Value Of Equity of bank from Banking Book activities caused by changes in interest rates.

- Classification of interest rate risk also includes interest rate risk from the banking book position, which includes repricing risk, yield curve risk, basis risk, and optionality risk.
- Exchange Rate Risk is the risk due to changes in the value of open positions in the Trading Book classification or due to changes in the position of bank Net Open Exchange (Banking Book) caused by changes in foreign exchange rates.

Market risk arises from movements/changes in interest rates and/or exchange rates that affect the financial position of banks, especially towards capital ratios. Broadly speaking, market risk

manajemen risiko pasar terbagi menjadi 2 (dua) yaitu manajamen risiko pasar *trading book* dan manajemen risiko pasar *banking book*. Sumber risiko pasar *trading book* timbul dari aktivitas *Dealing Room* Divisi Treasuri akibat posisi terbuka bank yang terekspos pergerakan suku bunga atau nilai tukar valuta asing.

Sumber risiko pasar *banking book* timbul antara lain disebabkan oleh perubahan stuktur portofolio neraca dan rekening adminstratif bank yang sensitif terhadap pergerakan suku bunga sehingga berdampak terhadap pendapatan bunga bersih dan yang yang disebabkan pula karena perubahan struktur portofolio neraca dan rekening adminstratif bank yang sensitif terhadap pergerakan nilaii tukar yang tercermin dari posisi devisa neto bank.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko pasar di bank. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko pasar, pemantauan limit secara harian serta langkah-langkah yang diambil oleh *Risk Taking Unit* khususnya terkait adanya pelampauan limit.

Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR) bank secara berkala melakukan pengawasan melalui koordinasi dengan Satuan Kerja Manajemen Risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko ataupun melalui media rapat antara kedua belah pihak. Pada implementasinya, pelaksanaan rapat yang diadakan umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut di antaranya penerapan pengukuran *risk tolerance* risiko pasar, pembahasan profil risiko yang bersifat material, serta kecukupan dan evaluasi metodologi dan/atau *tools* pengukuran risiko pasar yang dipergunakan Satuan Kerja Manajemen Risiko.

Pengawasan yang dilakukan oleh Direksi adalah melalui pemantauan penerapan limit *treasury* secara berkala baik terjadi pelampauan limit (*breach limit*) maupun tidak terjadi pelampauan limit, dan melakukan persetujuan atas limit yang bersifat baru ataupun setelah dilakukan perubahan. Sedangkan pembahasan eksposur risiko pasar dibahas dalam rapat Komite Manajemen Risiko/*Risk Management Committee* (RMC). Sejalan dengan kebijakan manajemen risiko pasar mengenai tahapan eskalasi pelampauan limit, setiap pelampauan limit akan diinformasikan dan disetujui apabila terjadi kondisi abnormal dalam Komite Manajemen Risiko (RMC). Pengelolaan risiko pasar tersebut disusun ke dalam bentuk kebijakan, prosedur, limit risiko dan hasil keputusan lainnya terkait dengan pengelolaan risiko pasar. Limit risiko pasar dan risk appetite bank dievaluasi secara periodik atau sewaktu-waktu diperlukan untuk dilakukan evaluasi sesuai dengan perubahan lingkungan bisnis bank.

management is divided into 2 (two), namely trading book market risk management and banking book market risk management. The source of trading book market risk arises from the Dealing Room of the Treasury Division due to bank open position exposed to movements in interest rates or foreign exchange rates.

Sources of banking book market risk arise, among others, due to changes in the structure of bank balance sheet and administrative accounts which are sensitive to interest rate movements so that it has an impact on net interest income and which is also caused by changes in the structure of bank balance sheet and administrative accounts which are sensitive to exchange rate movements reflected by bank Net Open Position.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors are responsible for the effectiveness of the application of Market Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Directors, the Board of Commissioners and Directors always obtain clear information regarding the evaluation and application of risk management for market risk exposure, daily monitoring of limits and steps taken by the Risk Taking Unit, especially related to the existence of limit exceeding.

In carrying out its supervision, the Board of Commissioners is assisted by bank Risk Monitoring Committee (KPR) periodically conducts supervision in coordination with the Risk Management Work Unit. The coordination media used can be in the form of risk monitoring reports by SKMR submitted to the Risk Monitoring Committee or through media meetings between the two parties. In its implementation, the meeting held generally discusses the application of risk management in bank **bjb** involving among others the application of market risk risk tolerance measurement, discussion of material risk profiles, as well as the adequacy and evaluation of methodologies and/or market risk measurement tools used by the Risk Management Work Unit.

Supervision conducted by the Directors is through periodic monitoring of the application of Treasury limits, both breach limits and no exceeding limits, and approval of new limits or after changes are made. While the discussion of market risk exposures was discussed in a Risk Management Committee meeting. In line with market risk management policies regarding the escalation stages of limit exceeding, every limit exceeding will be informed and approved if abnormal conditions occur in the Risk Management Committee (RMC) Market risk management is arranged in the form of policies, procedures, risk limits and other decision results related to market risk management. Market risk limits and bank risk appetite are evaluated periodically or at any time needed to be evaluated in accordance with changes in bank business environment.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai penerapan manajemen risiko pasar yang bersifat dinamis, Satuan Kerja Manajemen Risiko bank melakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank secara berkala. Evaluasi pedoman pengukuran limit risiko pasar oleh Satuan Kerja Manajemen Risiko secara berkala dan dilakukan pembahasan dengan *Risk Taking Unit* (Divisi Treasury) dan selanjutnya akan diajukan kepada Direksi untuk persetujuan atas pedoman dimaksud.

Terkait dengan evaluasi penetapan limit *Dealing Room Treasury* dan ALM yang diajukan oleh Divisi Treasury, Satuan Kerja Manajemen Risiko melakukan evaluasi terhadap limit tersebut dengan metodologi yang telah disahkan dalam pedoman manajemen risiko bank. Limit untuk level portofolio *treasury* dievaluasi minimal satu tahun sekali atau dapat dilakukan lebih sering jika terdapat pergerakan volatilitas harga pasar atau perubahan business plan *Risk Taking Unit*. Evaluasi analisis tersebut sekurang-kurangnya memuat informasi mengenai latar belakang perubahan limit, kondisi saat ini, dasar perhitungan dalam melakukan perubahan limit, kepatuhan terhadap regulasi dan dampak terhadap modal.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam melakukan penerapan manajemen risiko melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko untuk risiko pasar sebagaimana Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016, bank melakukan penerapan manajemen risiko yaitu:

1. **Identifikasi Risiko Pasar**
   Proses identifikasi risiko pasar meliputi identifikasi dari karakteristik produk baru, identifikasi sumber risiko pasar yang dapat berdampak kepada transaksi yang akan dilakukan oleh *Dealing Room Treasury*. Proses identifikasi Risiko yang disesuaikan dengan Risiko Pasar melekat pada aktivitas bisnis bank yang meliputi risiko suku bunga antara lain *repricing risk, yield curve risk, basis risk, optionality risk,* dan untuk risiko nilai tukar antara lain tercermin dari besarnya eksposur transaksional. Satuan Kerja Manajemen Risiko juga melakukan *review* atau evaluasi atas produk maupun aktivitas yang terekspos pengaruh pergerakan variabel pasar.

2. **Pengukuran Risiko Pasar**
   Pengelolaan portofolio Divisi Treasuri tanpa adanya dasar pertimbangan dan penilaian risiko akan mengakibatkan kerugian di atas toleransi bank **bjb** dalam menyerap kerugian. Salah satu cara dalam menanggulangi kejadian risiko yang dapat menyebabkan kerugian di atas toleransi risiko bank adalah penggunaan toleransi risiko atau limit transaksi yang diperkenankan manajemen bank. Pengajuan limit oleh Divisi

Adequacy of Policies, Procedures and Limit Determination

As a dynamic application of market risk management, bank Risk Management Work Unit regularly updates and evaluates bank risk management policies and guidelines. Evaluate guidelines for measuring market risk limits by the Risk Management Work Unit on a regular basis and discuss with the risk taking unit (Treasury Division) and subsequently will be submitted to the Directors for approval of the guidelines referred to.

In connection with the evaluation of the determination of the Dealing Room Treasury and ALM limits proposed by the Treasury Division, the Risk Management Work Unit evaluates these limits using the methodology that has been approved in bank risk management guidelines. Limit for treasury portfolio level is evaluated at least once a year or can be done more frequently if there is a movement in market price volatility or changes in business plan risk taking units. Evaluation of the analysis contains at least information on the background of changes in limits, current conditions, the basis for calculating changes in limits, compliance with regulations and the impact on capital.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As Risk Management Information System

In implementing Risk Management through the process of identifying, measuring, monitoring and controlling Risk, as well as the Risk Management information system for Market Risks as stated in Bank Indonesia Circular Letter Number 34/DPNP.03/2016 dated September 1, 2016 bank implements risk management, namely:

1. **Market Risk Identification**
   The process of identifying market risk includes identification of the characteristics of new products, identification of sources of market risk that can have an impact on transactions that will be carried out by the Dealing Room Treasury. The risk identification process that is adjusted to Market Risk is inherent in bank business activities which includes interest rate risk including repricing risk, yield curve risk, basis risk, and optionality risk and for exchange rate risk, among others, reflected in the magnitude of transactional exposure. The Risk Management Work Unit also reviews or evaluates products and activities that are exposed to the influence of market variable movements.

2. **Market Risk Measurement**
   Management of the Treasury Division's portfolio without a basis for consideration and risk assessment will result in losses above bank **bjb** tolerance in absorbing losses. One way to overcome risk events that can cause losses above bank risk tolerance is to use risk tolerance or transaction limits that are allowed by bank management. Submission of limits by the Treasury Division as a risk-taking unit must obtain a

Treasuri sebagai *Risk Taking Unit* harus mendapatkan kajian risiko secara terukur oleh Divisi Manajemen Risiko. Pengajuan limit ini bertujuan untuk mempermudah Manajemen bank **bjb** dalam memahami risiko yang dihadapi serta pengelolaan risikonya.

Pengajuan limit harus meliputi kriteria-kriteria sebagai berikut:
Divisi Treasuri sebagai *Risk Taking Unit* menerapkan "*trading*" dan "*hedging*" secara berkala sebagai bagian dari proses pengelolaan bisnis *Treasury* khususnya bidang *Treasury Trading*. Pada konteks limit berbasis risiko ini, yang ditentukan adalah limit yang berkaitan dengan aktivitas *Treasury*. Dalam proses penerapan limit dilakukan usaha pendekatan dimana terdapat komponen-komponen yang mendukung di antaranya:

1. **Rencana Bisnis**
   a. Rencana bisnis harus secara luas mencantumkan tujuan dari limit yang diminta, target pasar, pendapatan yang diharapkan dan kebutuhan akan modal. Rencana tersebut harus mengkualifikasikan cara bagaimana limit tersebut akan dipergunakan, contoh "*trading*" atau "*hedging*".
   b. Aplikasi limit harus mengidentifikasi mata uang dan pasar spesifik yang menjadi eksposur terhadap tujuan unit bisnis.

2. **Persyaratan Modal dan Proyeksi Pendapatan**
   a. Divisi Treasuri meminta masukan dari Divisi Manajemen Risiko dalam mengukur alokasi modal yang harus disediakan dalam memitigasi potensi kerugian yang akan timbul.
   b. Divisi Treasuri harus memberikan proyeksi pendapatan yang berhubungan dengan aplikasi limit. Proyeksi tersebut akan memudahkan Direksi dalam proses pengambilan keputusan persetujuan limit.

3. **Penggunaan historis**
   Divisi Treasuri dapat memberikan analisis *trend market outlook* dengan penggunaan historis yang ada atas eksposur risiko atau limit yang akan diterapkan. Prosedur kerja pengukuran limit unit bisnis Treasuri mempertimbangkan beberapa aspek yang dinilai cukup berpotensial dalam menimbulkan kejadian risiko. Komponen yang mendasari dalam pengukuran limit memuat yaitu:
   a. Faktor sensitivitas risiko pasar
      Setiap aktivitas Treasuri terdapat risiko yang melekat (*risk inherent*) dimana proses dalam pengukuran risiko harus didasarkan pada sensitivitas risiko yang melekat pada aktivitas transaksi Treasuri. Faktor sensitivitas risiko pasar meliputi yaitu PV01, *duration* dan volatilitas transaksi.
   b. Kecukupan Data
      Kecukupan data diperlukan sebagai kecukupan prosedur analisis statistik dan agar analisis pengukuran terhadap risiko menghasilkan output yang memadai dan sesuai dengan eksposur risiko yang dihadapi oleh bank. Data yang diperlukan adalah data historis yang dibutuhkan guna memperkuat suatu analisis pengukuran limit risiko.

measurable risk assessment by the Risk Management Division. Submission of this limit aims to facilitate management bank **bjb** in understanding the risks faced and managing the risks.

Submission of limits must include the following criteria:
Treasury Division as a risk taking unit implements "trading" and "hedging" regularly as part of the Treasury business management process, especially in the field of Treasury Trading. In the context of this risk-based limit, what is determined is the limit relating to Treasury activities. In the process of applying limits, an attempt is made to approach where there are supporting components including:

1. **Business Plan**
   a. The business plan must broadly state the objectives of the requested limit, target market, expected income and capital requirements. The plan must qualify the way the limit will be used, for example "trading" or "hedging".
   b. The limit application must identify specific currencies and markets that are exposure to the objectives of the business unit.

2. **Capital Requirements and Projection of Income**
   a. The Treasury Division requests input from the Risk Management Division in measuring capital allocation that must be provided in mitigating potential losses that will arise
   b. The Treasury Division must provide income projections related to limit applications. This projection will facilitate the Directors in the decision process for approval of limits.

3. **Historical Use**
   The Treasury Division can provide an analysis of market outlook trends with existing historical use of risk exposures or limits to be applied. The work procedure for measuring Treasury business unit limits considers several aspects that are considered to be quite potential in causing risk events. The underlying component in the measurement limit loading namely:
   a. Market Risk Sensitivity Factor
      Each Treasury activity has risk inherent where the process of measuring risk must be based on the risk sensitivity inherent in Treasury transaction activities. Market risk sensitivity factors include PV01, Duration and transaction volatility.
   b. Data Adequacy
      Adequacy of data is needed as an adequate statistical analysis procedure and so that the measurement of risk analysis produces adequate output and is in accordance with the risk exposures faced by bank. The data needed is historical data needed to strengthen an analysis of risk limit measurements.

c. Pengukuran *Value at Risk*
Model *Value at Risk* tersebut dipergunakan dalam mengukur dan menganalisis risiko transaksi Treasuri secara komprehensif dan terukur. Misalnya, penggunaan VaR (*value at risk*) untuk mengukur kerugian/ *budget loss* atas aktivitas transaksi *treasury trading* selain itu kegunaan model ini juga dapat mengukur perkiraan kerugian terburuk yang dapat dialami bank dalam selang waktu tertentu pada kondisi pasar yang normal dan tingkat kepercayaan tertentu.

Beberapa strategi pengelolaan risiko pasar yang dilakukan bank **bjb** adalah mencakup sistem dan prosedur dengan menggunakan teknik *mark to market, mark to model, Value at Risk* (VaR), *stress testing, repricing gap and duration gap model* atau metoda lain yang sesuai untuk mendapatkan nilai wajar eksposur secara berkala, sekaligus merupakan *platform* yang tepat untuk menilai posisi risiko.

Pada saat ini bank **bjb** menerapkan metode yang mampu mengukur risiko terhadap nilai tukar yaitu dengan menggunakan model nilai tukar Var EWMA (*Exponential Weighted Moving Average*) yang dilengkapi dengan *fundamental analysis* dan *historical simulation* untuk menangkap tingkat risiko nilai tukar yang tercermin dalam posisi devisa netto. bank **bjb** juga telah membangun model pengukuran risiko tingkat suku bunga dengan menggunakan metodologi yang dapat menangkap risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap bank melalui pengukuran *interest rate risk in the banking book* yang meliputi *repricing profile, duration GAP, Economic Value of Equity* (EVE), dan sensitivitas *Net Interest Income* (NII). Dalam proses pengukuran potensi kerugian baik itu suku bunga dan nilai tukar dari transaksi-transaksi *treasury* diukur melalui VaR simulasi historis baik secara sistem (OPICS *Risk*) maupun manual. Pengujian kelayakan internal VaR simulasi historis melalui *back testing* VaR vs *profit/loss treasury* dan dilakukan secara berkala.

Pemantauan Risiko Pasar

Aktivitas manajemen risiko dalam melakukan proses pemantauan aktivitas bisnis antara lain melalui:

1. Adanya RMA (*Risk Management Agency*) yang berfungsi untuk melakukan proses manajemen risiko pasar *trading book* melalui pemantauan limit Treasuri secara harian, misalnya ketentuan GWM, *open position, budget loss, risk sensitivity limit*, dan lain-lain. Sebagai upaya proses pemantauan yang efektif dan akurat, bank telah memiliki sistem OPICS *Risk* yang berfungsi dalam mengukur eksposur risiko *trading book* yang dilakukan oleh *dealing room Treasury*.
2. Pemantauan risiko nilai tukar *banking book* dilakukan melalui pemantauan Posisi Devisa Neto per 30 menit serta secara harian agar berada dalam toleransi limit internal bank dan regulasi Bank Indonesia.
3. Pemantauan risiko suku bunga *banking book* dilakukan melalui pengukuran *Repricing GAP, Duration GAP,* dan *Economic Value of Equity* (EVE) untuk melihat sensitivitas

c. Measurement of Value Risk
The Value at Risk model is used in measuring and analyzing Treasury transaction risk in a comprehensive and measurable manner. For example, the use of VaR (value at risk) to measure losses/budget loss on Treasury trading transaction activities. In addition, the use of this model can also measure the estimated worst losses that can be experienced by bank in certain intervals under normal market conditions and a certain level of confidence.

Some of the market risk management strategies undertaken by bank **bjb** include systems and procedures using Mark To Market, Mark to Model, Value at Risk (VaR), Stress Testing, Repricing Gap and Duration Gap Models or other appropriate methods to obtain fair value of periodic exposures, as well as being the right platform for assessing risk positions.

At this time bank **bjb** applies a method that is able to measure risk to the exchange rate, namely by using the EWMA Var (Exponential Weighted Moving Average) Exchange Rate Model which is equipped with fundamental analysis and historical simulation to capture the exchange rate risk level reflected in the Net Open Position. bank **bjb** has also developed a model for measuring interest rate risk using a methodology that can capture interest rate risk from portfolio assets and liabilities that are sensitive to changes in interest rates and determine the amount of risk to banks through Repricing Profile, Duration GAP, Economic Value of Equity (EVE) and Net Interest Income sensitivity (NII). In the process of measuring potential losses both interest rates and exchange rates of Treasury transactions are measured through historical VaR simulation both systemically (OPICS Risk) and manually. Testing the internal feasibility of historical VaR simulations through back testing VaR vs Profit/Loss Treasury and is conducted regularly.

Market Risk Monitoring

Risk management activities in carrying out the process of monitoring business activities include:

1. The existence of an RMA (Risk Management Agency) that functions to carry out the trading book market risk management process through daily monitoring of Treasury limits, for example the statutory reserve requirement, open positions, budget loss, risk sensitivity limits, etc. As an effort to monitor the process effectively and accurately, bank has an OPICS Risk system that functions in measuring trading book risk exposure by the Treasury dealing room.
2. Banking book exchange risk monitoring is carried out through monitoring the Net Open Position per 30 minutes and on a daily basis to be within the tolerance limits of bank internal limits and Bank Indonesia regulations.
3. Banking book interest rate risk monitoring is carried out through measurement of Repricing GAP, Duration GAP, and Economic Value of Equity (EVE) to see the sensitivity of bank

porotfolio aktiva dan pasiva bank dalam menghadapi perubahan suku bunga di masa datang.
4. Melakukan evaluasi terhadap eksposur risiko yang dimiliki oleh bank.
5. Apabila terjadi pelampauan limit, Divisi Manajemen Risiko segera melakukan pelampauan tersebut kepada Direksi.

Pengendalian Risiko Pasar

Strategi yang diambil oleh bank dalam proses pengendalian risiko pasar, antara lain melalui *hedging, squaring position, back-to-back* dan cara lain yang bertujuan untuk meng-*offset* suatu transaksi/posisi yang mengalami kerugian serta *stress testing* guna melihat ketahanan posisi keuangan bank dalam menghadapi kondisi krisis. Selain itu pula dapat digunakan untuk men-*transfer* risiko yang dimiliki *dealing room Treasury* bank sepanjang transfer risiko tersebut masih berada dalam *risk limit* bank. bank juga membatasi atau melarang jenis transaksi atau instrumen tertentu untuk ditransaksikan oleh bisnis unit, serta mengurangi risiko dengan cara memberikan batas maksimum transaksi atau portofolio sesuai dengan *risk appetite* bank.

Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan limit risiko pasar secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur Satuan Kerja Manajemen Risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal.

Pelaksanaan kaji ulang dan evaluasi terhadap pengukuran risiko yang dilakukan oleh Divisi Manajemen Risiko meliputi:
a. Kesesuaian kebijakan, desain proses manajemen risiko, sistem informasi, dan pelaporan manajemen risiko bank dengan kebutuhan bisnis bank, serta perkembangan peraturan dan praktek terbaik (*best practice*) terkait manajemen risiko.
b. Metode, asumsi, dan variabel yang digunakan untuk mengukur risiko dan menetapkan limit risiko pasar.
c. Perbandingan antara asumsi yang digunakan dalam metode pengukuran risiko yang dipergunakan dengan kondisi yang sebenarnya/aktual.
d. Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.

Hasil kaji ulang Satuan Kerja Manajemen Risiko (Divisi Manajemen Risiko) yang telah dikaji ulang oleh Satuan Kerja Audit Intern (SKAI) akan disampaikan dalam Komite Manajemen Risiko (RMC) untuk kemudian diminta persetujuannya kepada Direksi. Pembahasan tersebut dilakukan pula dengan Dewan Komisaris yang dibantu oleh Komite Pemantau Risiko. Kaji ulang yang dilakukan oleh Satuan Kerja Audit Intern (SKAI) meliputi:
a. Keandalan kerangka manajemen risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses manajemen risiko, sistem informasi, dan pelaporan risiko bank.

assets and liabilities portfolio in the face of changes in interest rates in the future.
4. Evaluate the risk exposures held by banks.

5. In the event of exceeding the limit, the Risk Management Division immediately conducts exceeding this to the Directors.

Market Risk Control

Strategies taken by banks in the process of controlling market risk include hedging, squaring positions, back-to-back and other means aimed at offsetting a transaction/position that has a loss and stress testing in order to see the resilience of bank financial position in facing crisis conditions. In addition, it can also be used to transfer risks owned by the Treasury bank's dealing room as long as the risk transfer is still within bank risk limit. Bank also limits or prohibits certain types of transactions or instruments to be transacted by business units, and reduces risk by providing a maximum limit of transactions or portfolios in accordance with bank risk appetite.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Unit always evaluates market risk policies, procedures and limits on a regular basis. As an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties.

The review and evaluation of risk measurements carried out by the Risk Management Division include:
a. Conformity of policies, design of Risk Management processes, information systems, and reporting of bank risk management with bank business needs, as well as the development of regulations and best practices related to Risk Management;
b. The methods, assumptions and variables used to measure risk and determine market risk limits;
c. Comparison between assumptions used in the risk measurement method used and actual/actual conditions;

d. Comparison between specified limits and actual/actual exposures;

The results of the Risk Management Work Unit (Risk Management Division) which have been reviewed by the Internal Audit Work Unit (SKAI) will be submitted to the Risk Management Committee (RMC) for approval from the Directors. The discussion was also conducted with the Board of Commissioners, assisted by the Risk Monitoring Committee. The review conducted by the Internal Audit Work Unit (SKAI) includes:
a. Reliability of the Risk Management framework, which includes policies, organizational structure, resource allocation, design of the Risk Management process, information systems, and Bank Risk reporting;

b. Proses pemantauan yang dilakukan oleh Satuan Kerja Manajemen Risiko.
c. Evaluasi atas metodologi pengukuran Satuan Kerja Manajemen Risiko.

b. The monitoring process carried out by the Risk Management Work Unit;
c. Evaluation of the measurement methodology of the Risk Management Work Unit;.

Pengungkapan Kuantitatif Risiko Pasar

Quantitative Disclosure of Market Risk

Tabel 7.1. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table 7.1. Disclosure of Market Risks Using the Standard Method

(dalam jutaan Rupiah)
(in IDR million)

No	Jenis Risiko Type of Risk	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
		Bank		Bank	
		Beban Modal Capital Expense	ATMR RWA	Beban Modal Capital Expense	ATMR RWA
1	Risiko suku bunga Interest Rate Risk	-	-	-	-
	a. Risiko spesifik a. Spesific Risk	53,980	674,747	469,086	5,863,574
	b. Risiko umum b. General Risk	199,866	2,498,324	16,981	212,261
2	Risiko nilai tukar Exchange Rate Risk	24,754	309,426	10,585	132,307
3	Risiko ekuitas Equity Risk	-	-	-	-
4	Risiko komoditas Commodity Risk	-	-	-	-
5	Risiko *option* Option Risk	-	-	-	-
	Total	**278,600**	**3,482,497**	**496,651**	**6,208,142**

Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan bank untuk memenuhi kewajiban yang timbul atau kewajiban yang telah jatuh tempo. Risiko ini terjadi akibat kegagalan pengelolaan sumber dana dan penanaman dana (*mismatch*) atau kekurangan likuiditas (*shortage*) yang mengakibatkan bank tidak mampu memenuhi kewajiban keuangannya pada waktu yang telah ditetapkan. Risiko likuiditas dapat dikategorikan sebagai berikut:

a. Risiko Likuiditas Pasar, yaitu risiko yang timbul karena bank tidak mampu melakukan *offsetting* posisi tertentu dengan harga pasar karena kondisi likuiditas pasar yang tidak memadai atau terjadi gangguan di pasar (*market disruption*).
b. Risiko Likuiditas Pendanaan, yaitu risiko yang timbul karena bank tidak mampu mencairkan asetnya atau memperoleh pendanaan dari sumber dana lain.

Liquidity Risk

Liquidity Risk is the risk due to the inability of banks to meet obligations that arise or obligations that are due. This risk occurs due to the failure of the management of the source of funds and investment of funds (mismatch) or lack of liquidity (shortage) which results in bank not being able to meet its financial obligations at the specified time. Liquidity risk can be categorized as follows :

a. Market Liquidity Risk, the risk arising because banks are unable to offsetting certain positions at market prices due to inadequate market liquidity conditions or market disruption;

b. Funding Liquidity Risk, the risk arising because banks are unable to disburse their assets or obtain funding from other funding sources.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan Manajemen Risiko Likuiditas di bank. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and the Directors were responsible for the effectiveness of the implementation of Liquidity Risk Management in bank. Regarding the powers and responsibilities of active supervision of the Board of Commissioners and Directors of

informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko likuiditas, pemantauan limit secara harian serta langkah-langkah yang diambil oleh *Risk Taking Unit* khususnya terkait adanya pelampauan limit. Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR) bank yang secara berkala melakukan pengawasan melalui koordinasi dengan Satuan Kerja Manajemen Risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko maupun melalui media rapat antara kedua belah pihak. Adapun rapat yang diadakan tersebut pada umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut di antaranya penerapan pengukuran *risk tolerance* risiko likuiditas, *stress testing* likuiditas, pembahasan profil risiko likuiditas yang bersifat material, dan kecukupan metodologi pengukuran yang dipergunakan Satuan Kerja Manajemen Risiko. Pengawasan yang dilakukan oleh Direksi yaitu memantau penerapan limit *treasury* secara berkala baik terjadi pelampauan limit (*breach limit*) maupun tidak terjadi pelampauan limit, melakukan persetujuan atas limit yang bersifat baru ataupun perubahannya. Pembahasan tentang pengelolaan risiko likuiditas seperti komposisi deposan inti, maturity profile bank dilakukan dalam Rapat ALCO (*Asset Liability Committee*) sedangkan pembahasan eksposur risiko likuiditas seperti profil risiko likuiditas yang bersifat material, *liquidity stress testing*, dan eksposur risiko likuiditas lainnya dibahas dalam rapat Komite Manajemen Risiko (RMC).

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai upaya menghadapi permasalahan likuiditas mendasar, bank telah memiliki kebijakan dan pedoman terkait penerapan manajemen risiko likuiditas. Kebijakan dan pedoman tersebut memuat di antaranya prosedur pengukuran risiko likuiditas, *stress testing* likuiditas yang memuat skenario *general market crisis* dan *bank specific crisis* dan Pedoman Rencana Pendanaan Darurat/*Contingency Funding Plan* (CFP). Penetapan limit likuiditas yang berjalan di bank yaitu penetapan *limit primary reserve, secondary reserve,* dan *excess reserve* GWM, *excess to total funding ratio* dan limit harian *Liquidity Coverage Ratio* sedangkan untuk penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan analisis kinerja bank terhadap limit yang diterapkan. Adapun perubahan limit dilakukan oleh *Risk Taking Unit* untuk kemudian dilakukan evaluasi melalui pengukuran yang telah distandardisasi oleh Satuan Kerja Manajemen Risiko.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Kebijakan risiko likuiditas mencakup risiko yang menyebabkan bank menderita kerugian akibat meningkatnya biaya dana atau adanya hambatan/ keterbatasan dalam memenuhi kewajiban yang jatuh tempo. Sebagian besar transaksi finansial atau komitmen

bank **bjb**, the Board of Commissioners and Directors always obtained clear information regarding the evaluation and implementation of risk management for liquidity risk exposure, daily limit monitoring as well as steps taken by the risk taking unit, especially in relation to the existence of exceedance of limit. In implementing its supervision, the Board of Commissioners was assisted by bank Risk Monitoring Committee (KPR), which regularly performed supervision through coordination with the risk management work unit. The coordination media used could be in the form of risk monitoring reports by SKMR which were submitted to the Risk Monitoring Committee or through media meetings between the two parties. The meetings held generally discuss the application of risk management at bank **bjb**, including the application of risk tolerance measurement for liquidity risk, stress testing of liquidity, discussion of material liquidity risk profiles, and the adequacy of the measurement methodology used by the Risk Management Work Unit. Supervision was carried out by the Directors, namely monitoring the implementation of treasury limits on a regular basis whether there was a breach limit or there was no exceeding the limit, approving new limits or changes. Discussions on liquidity risk management such as the composition of core depositors, bank maturity profiles were conducted at the Asset Liability Committee (ALCO) meeting, while discussions on liquidity risk exposures such as material liquidity risk profiles, liquidity stress testing, and other liquidity risk exposures were discussed in the Risk Management Committee (RMC) meeting.

Adequacy of Policies, Procedures and Limit Determination

As an effort to deal with fundamental liquidity problems, bank had policies and guidelines related to the implementation of liquidity risk management. The policies and guidelines included procedures for measuring liquidity risk, liquidity stress testing including scenarios of general market crisis and bank specific crisis and Guidelines for Contingency Funding Plan (CFP). The determination of the current liquidity limit at bank was the determination of the limit of primary reserve, secondary reserve, and excess reserve GWM, excess to total funding ratio and daily limit of Liquidity coverage ratio while the determination of the cash ceiling in Operational Branch was carried out by the Operations Division.

The risk management work unit always evaluates the policies, procedures and performance analysis of bank against the applied limits. The limit changes are carried out by the risk taking unit and then evaluated through standardized measurements by the Risk Management Work Unit.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

Liquidity risk policies include risks that cause banks to suffer losses due to increased funding costs or the presence of obstacles/ limitations in meeting obligations that are due. Most financial transactions or commitments have an impact on bank liquidity.

mempunyai dampak terhadap likuiditas bank. Oleh karena itu, bank sangat rentan terhadap masalah likuiditas, baik bagi bank itu sendiri maupun pengaruhnya terhadap industri perbankan secara keseluruhan. bank berkewajiban memenuhi kewajiban keuangannya secara tepat waktu sehingga bank harus mampu memelihara suatu tingkat likuiditas yang memadai setiap waktu.

Therefore, banks are very vulnerable to liquidity problems, both for bank themselves and their effects on bank industry as a whole. Banks are required to meet their financial obligations in a timely manner so that banks must be able to maintain an adequate level of liquidity at all times

Dalam menentukan limit risiko likuiditas, bank memperhatikan kondisi likuiditas dari aktiva- pasiva bank. Likuiditas yang cukup besar perlu dikelola secara baik dan dijadikan indikator dalam menerapkan limit risiko likuiditas untuk mendukung upaya peningkatan profitabilitas bank, karena likuiditas yang cukup besar justru akan meningkatkan *idle fund* dan akan merugikan bagi bank terutama bank yang didanai nasabah korporasi. Gap likuiditas secara historis dapat dijadikan patokan dalam menentukan limit risiko likuiditas bagi bank. Penerapan limit likuiditas yang berjalan di bank yaitu penetapan limit *primary reserve, secondary reserve* dan *ekses reserve* GWM, *excess to total funding ratio* dan limit harian *Liquidity Coverage Ratio* (LCR) sedangkan untuk penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

In determining the liquidity risk limit, bank considered the liquidity condition of bank assets and liabilities. Large liquidity needed to be managed properly and used as an indicator in implementing liquidity risk limits to support efforts to increase bank profitability, because sufficiently large liquidity would actually increase idle funds and would be detrimental to banks, especially banks funded by corporate customers. The liquidity gap had historically been used as a benchmark in determining the liquidity risk limit fora bank. The implementation of the current liquidity limit at the bank became the determination of the limit of primary reserve, secondary reserve, excess reserve requirement, excess to total funding ratio and daily limit of Liquidity coverage ratio (LCR), while the determination of cash ceiling in Operational Branch was carried out by the Operations Division.

Saat ini bank sedang mengembangkan sistem informasi pengukuran risiko likuiditas seperti *maturity profile* yang terintegrasi. Satuan Kerja Manajemen Risiko bersama *Risk Taking Unit* dalam tahapan integrasi sistem informasi *maturity profile* tersebut selalu diadakan rapat sebagai upaya mengetahui utilisasi progres yang telah dilakukan. Sistem pelaporan maturity profile valas telah terintegrasi dan tervalidasi dengan memadai sehingga pelaporannya tidak memerlukan proses manual lagi.

Currently, bank is developing a liquidity risk measurement information system, such as an integrated maturity profile. The risk management work unit together with the Risk Taking Unit in the integration stage of the maturity profile information system were always held in meetings as an effort to determine the utilization of progress that has been made. The foreign currency maturity profile reporting system had been adequately integrated and validated so that reporting did not require manual processing anymore.

Sebagai langkah koordinasi manajemen bank dalam menghadapi kejadian krisis likuiditas dikemudian hari, bank menyusun Tim Manajemen Krisis Likuiditas (*Liquidity Crisis Management Team*) sebagai langkah antisipatif dalam menyikapi krisis likuiditas dengan menjalankan prosedur rencana pendanaan darurat sesuai dengan kerangka kerja *Contingency Funding Plan Scenario*.

As a coordinating step for bank management in facing future liquidity crisis, bank is preparing a Liquidity Crisis Management Team as an anticipatory step in responding to the liquidity crisis by carrying out emergency funding plan procedures in accordance with the Contingency Funding Plan Scenario framework.

Dalam proses pemantauan limit *Risk Taking Unit*, Satuan Kerja Manajemen Risiko selalu melakukan pemantauan limit secara harian dan dilaporkan kepada Direksi secara berkala. Adapun apabila terjadi eskalasi pelampauan limit maka akan segera dilaporkan kepada Direksi termasuk upaya *contingency plan* yang akan dilakukan oleh *Risk Taking Unit*. Terkait menuju implementasi Basel III yang terfokus kepada permasalahan likuiditas, Satuan Kerja Manajemen Risiko bekerja sama dengan Unit Bisnis dan *Supporting Unit* melakukan pengukuran dampak Basel III terhadap bank dengan melakukan simulasi perhitungan rasio *Liquidity Coverage Ratio* (LCR) dan NSFR (*Net Stable Funding Ratio*) yang dibutuhkan oleh bank agar terhindari dari dampak risiko likuiditas dan kepatuhan internal maupun eksternal.

In the process of monitoring the Risk Taking Unit limit, the Risk Management Unit always monitors the limits on a daily basis and is reported to the Directors periodically. Meanwhile, in the event of an escalation in excess of the limit, it will be immediately reported to the Directors, including a contingency plan that will be carried out by the Risk Taking Unit. Related to the implementation of Basel III which is focused on liquidity issues, the Risk Management Work Unit in collaboration with the Business Unit and Supporting Unit measures the impact of Basel III on banks by simulating the calculation of the LCR ratio (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio) which needed by banks to avoid the effects of liquidity risk and internal and external compliance..

Sistem Pengendalian Intern yang Menyeluruh

Comprehensive Internal Control System

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan limit risiko likuiditas

In the context of developing a dynamic application of risk management, the Risk Management Work Unit always evaluates policies, procedures and liquidity risk limits on a regular basis. As

secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur Satuan Kerja Manajemen Risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal. Satuan Kerja Manajemen Risiko pun melakukan stress testing likuiditas bank **bjb** dan memberikan informasi kondisi kecukupan aset likuid yang dipandang memadai untuk meng-*cover* penarikan dana oleh nasabah secara tiba-tiba dan dalam jumlah besar. Laporan tersebut diinformasikan kepada Direksi dan *Risk Taking Unit* agar mendapatkan *feedback* dan menciptakan *risk awareness*.

an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties. The Risk Management Work Unit conducts stress testing of bank **bjb** liquidity and provides information on the adequacy of liquid assets that are deemed adequate to cover sudden and large withdrawals of funds by customers. The report is informed to the Directors and risk taking units in order to get feed back and create risk awareness.

Pengungkapan Kuantitatif Risiko Likuiditas

Quantitative Disclosure of Liquidity Risk

PROFIL MATURITAS RUPIAH – BANK SECARA INDIVIDUAL PENGUNGKAPAN PROFIL MATURITAS RUPIAH

RUPIAH MATURITY PROFILE – BANK INDIVIDUALLY DISCLOSURE OF RUPIAH MATURITY PROFILE

Tabel 8.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table of 9.1.a. Disclosure of Rupiah Maturity Profile - Bank Individually

(dalam jutaan Rupiah)
(in IDR million)

Pos-Pos Post	Saldo Balance	31 Desember 2022 December 31, 2022						
		Jatuh Tempo Due Date						
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
I. NERACA / BALANCE								
A. Aset **Asset**	**161,622,366**	**25,616,965**	**4,159,509**	**2,031,391**	**30,032,666**	**6,866,683**	**12,470,751**	**80,444,401**
1. Kas Cash	3,228,282	3,228,282	-	-	-	-	-	-
2. Penempatan pada Bank Indonesia Placement with Bank Indonesia	17,483,140	17,483,130	-	-	-	-	-	10
a. Giro Current Account	12,483,140	12,483,130	-	-	-	-	-	10
b. SBI dan SDBI	-	-	-	-	-	-	-	-
c. Lainnya (*Depo Facility, Term Deposit* dan *Reverse Repo*) Other (Depo Facility, Term Deposit and Reverse Repo)	5,000,000	5,000,000	-	-	-	-	-	-
3. Penempatan pada Bank Lain Placement with Other Banks	2,213,541	2,113,541	100,000	-	-	-	-	-
4. Surat Berharga Securities	24,620,567	-	-	-	22,132,893	-	661,182	1,826,492
a. SUN	16,515,510	-	-	-	14,191,181	-	497,836	1,826,492
1) Diperdagangkan Traded	367,688	-	-	-	367,688	-	-	-
2) Tersedia untuk Dijual Available for Sale	13,823,493	-	-	-	13,823,493	-	-	-
3) Dimiliki Hingga Jatuh Tempo Held to Maturity	2,324,328	-	-	-	-	-	497,836	1,826,492
4) Pinjaman yang Diberikan dan Piutang Loans and Receivables	-	-	-	-	-	-	-	-
b. Surat Berharga Korporasi Corporate Securities	8,105,057	-	-	-	7,941,712	-	163,345	-
1) Diperdagangkan Traded	6,641,487	-	-	-	6,641,487	-	-	-
2) Tersedia untuk Dijual Available for Sale	1,300,225	-	-	-	1,300,225	-	-	-
3) Dimiliki Hingga Jatuh Tempo Held to Maturity	163,345	-	-	-	-	-	163,345	-

Pos-Pos Post	Saldo Balance	31 Desember 2022 December 31, 2022						
		Jatuh Tempo Due Date						
		Sampai dengan 1 minggu Up to 1 week	**>1 minggu sampai dengan 2 minggu** >1 week to 2 weeks	**>2 minggu sampai dengan 1 bulan** >2 weeks to 1 month	**>1 bulan sampai dengan 3 bulan** >1 month to 3 months	**>3 bulan sampai dengan 6 bulan** >3 months to 6 monts	**>6 bulan sampai dengan 12 bulan** >6 months to 12 months	**>12 bulan** >12 months
4) Pinjaman yang Diberikan dan Piutang Loans and Receivables	-	-	-	-	-	-	-	-
c. Lainnya Others	-	-	-	-	-	-	-	-
5. Kredit yang Diberikan Loans Given	108,307,828	288,799	1,059,509	2,031,391	7,883,977	6,866,683	11,559,570	78,617,899
a. Belum Jatuh Tempo Not Yet Due	107,657,399	288,799	1,059,509	2,031,391	7,883,977	6,866,683	11,559,570	77,967,470
b. Sudah Jatuh Tempo Matured	650,429	-	-	-	-	-	-	650,429
6. Tagihan Lainnya Other Receivables	5,750,000	2,500,000	3,000,000	-	-	-	250,000	-
a. Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali (RR) Claims on Securities Purchased Under Agreement to Resell (RR)	5,750,000	2,500,000	3,000,000	-	-	-	250,000	-
b. Lainnya Others	-	-	-	-	-	-	-	-
7. Lain-lain Others	19,008	3,212	-	-	15,796	-	-	-
B. Kewajiban **Obligation**	147,548,756	13,852,697	3,872,210	6,531,631	8,026,011	8,729,803	16,603,239	89,933,166
1. Dana Pihak Ketiga Third Parties Fund	121,753,421	7,658,039	3,840,177	6,308,588	7,959,571	7,180,106	13,831,443	74,975,497
a. Giro Current Account	24,766,773	4,374,962	205,706	205,706	1,645,650	2,468,475	4,936,950	10,929,325
b. Tabungan Savings	26,548,140	1,145,084	1,085,305	2,635,743	1,922,541	2,883,813	5,767,625	11,108,029
c. Simpanan Berjangka Time Deposits	70,438,507	2,137,993	2,549,166	3,467,139	4,391,380	1,827,818	3,126,868	52,938,143
1) *Deposito on Call*	1,806,602	643,068	78,023	660,057	111,849	-	313,606	-
2) Deposito Berjangka Time Deposit	68,631,904	1,494,925	2,471,143	2,807,083	4,279,530	1,827,818	2,813,263	52,938,143
3) Lainnya Others	-	-	-	-	-	-	-	-
2. Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-	-	-	-	-	-
3. Kewajiban kepada Bank Lain Obligations to Other Banks	3,639,648	3,112,514	31,877	221,423	66,172	49,698	155,296	2,669
4. Surat Berharga yang Diterbitkan Securities Issued	5,571,500	-	-	-	-	-	916,500	4,655,000
a. Obligasi Bond	1,878,500	-	-	-	-	-	916,500	962,000
b. Subordinasi Subordination	3,693,000	-	-	-	-	-	-	3,693,000
c. Lainnya Others	-	-	-	-	-	-	-	-
5. Pinjaman yang Diterima Loans Received	13,500,000	-	-	-	-	1,500,000	1,700,000	10,300,000
a. Pinjaman Subordinasi Subordinated Loans	-	-	-	-	-	-	-	-
b. Lainnya Others	13,500,000	-	-	-	-	1,500,000	1,700,000	10,300,000
6. Kewajiban Lainnya Other Obligations	3,082,144	3,082,144	-	-	-	-	-	-
a. Kewajiban atas Surat Berharga yang Dijual dengan Janji Dibeli Kembali (*Repo*) Obligations for Securities Sold Under Repurchase Agreement (Repo)	3,082,144	3,082,144	-	-	-	-	-	-

Pos-Pos Post	Saldo Balance	31 Desember 2022 December 31, 2022						
		Jatuh Tempo Due Date						
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
b. Lainnya Others	-	-	-	-	-	-	-	-
7. Lain-lain Others	2,043	-	156	1,620	268	-	-	-
C. Selisih Aset dengan Kewajiban dalam Neraca **Difference between Assets and Liabilities in the Balance Sheets**	14,073,610	11,764,268	287,300	(4,500,240)	22,006,655	(1,863,120)	(4,132,488)	(9,488,765)
II. REKENING ADMINISTRATIF / ADMINISTRATIVE ACCOUNT								
A. Tagihan Rekening Administratif **Claim on Administrative Account**	-	-	-	-	-	-	-	-
1. Komitmen Commitment	-	-	-	-	-	-	-	-
a. Fasilitas Pinjaman yang Belum Ditarik Undisbursed Loans	-	-	-	-	-	-	-	-
b. Posisi Pembelian *Spot* dan Derivatif yang Masih Berjalan Outstanding Spot and Derivative Purchases	-	-	-	-	-	-	-	-
1) *Spot*	-	-	-	-	-	-	-	-
2) Derivatif Derivative	-	-	-	-	-	-	-	-
c. Lainnya Others	-	-	-	-	-	-	-	-
2. Kontijensi Contingencies	-	-	-	-	-	-	-	-
B. Kewajiban Rekening Administratif **Administrative Account Obligations**	**5,611,107**	**18,728**	**317,053**	**651,237**	**1,386,038**	**780,582**	**211,032**	**2,246,438**
1. Komitmen Commitment	5,611,107	18,728	317,053	651,237	1,386,038	780,582	211,032	2,246,438
a. Fasilitas Kredit yang Belum Ditarik Undisbursed Loans	5,611,107	18,728	317,053	651,237	1,386,038	780,582	211,032	2,246,438
b. Irrevocable L/C yang Masih Berjalan Irrevocable L/C that is Still Running	-	-	-	-	-	-	-	-
c. Posisi Penjualan *Spot* dan Derivatif yang Masih Berjalan Outstanding Spot and Derivative Purchases	-	-	-	-	-	-	-	-
1) *Spot*	-	-	-	-	-	-	-	-
2) Derivatif Derivative	-	-	-	-	-	-	-	-
d. Lainnya Others	-	-	-	-	-	-	-	-
2. Kontijensi Contingencies	-	-	-	-	-	-	-	-
C. Selisih Tagihan dan Kewajiban dalam Rekening Administratif **Difference between Claims and Obligatins in Administrative Account**	**(5,611,107)**	**(18,728)**	**(317,053)**	**(651,237)**	**(1,386,038)**	**(780,582)**	**(211,032)**	**(2,246,438)**
Selisih ((IA-IB) + (IIA-IIB)) **Difference ((IA-IB) + (IIA-IIB))**	**8,462,502**	**11,745,540**	**(29,753)**	**(5,151,476)**	**20,620,617**	**(2,643,702)**	**(4,343,519)**	**(11,735,204)**
Selisih Kumulatif **Cumulative Diffrence**	**14,073,610**	**11,764,268**	**12,051,568**	**7,551,328**	**29,557,983**	**27,694,863**	**23,562,375**	**14,073,610**

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional bank. Risiko operasional melekat kepada seluruh aktivitas bank, oleh karena itu risiko operasional tidak dapat dihilangkan namun dapat dikendalikan melalui mitigasi risiko yang memadai. Dampak kerugian dari risiko operasional dapat berupa kerugian keuangan atau kerugian non keuangan. bank **bjb** melakukan tata kelola mengenai pengelolaan risiko operasional yang dilakukan melalui *three line of defense* yaitu *Risk Taking Unit* sebagai lini pertahanan pertama, unit kerja Manajemen Risiko Operasional sebagai lini pertahanan kedua, serta Internal Audit sebagai lini pertahanan ketiga.

Lini pertahanan pertama memiliki tanggung jawab untuk memastikan bahwa seluruh proses operasional yang dilakukan telah sesuai dengan kebijakan dan prosedur yang berlaku, melakukan identifikasi risiko operasional serta melakukan mitigasi atas peristiwa kejadian risiko operasional. Lini pertahanan kedua yang berfungsi untuk mendukung dan memastikan unit kerja pada lini pertahanan pertama telah melakukan pengelolaan risiko secara efektif. Lini pertahanan ketiga memiliki peran untuk memastikan proses pengelolaan risiko operasional yang dilakukan oleh lini pertahanan pertama dan kedua telah berlangsung secara efektif dalam memitigasi kejadian risiko yang sudah terjadi maupun yang bersifat potensial agar tidak menimbulkan potensi kerugian bagi bank.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan pengawasan aktif atas manajemen risiko operasional, antara lain melalui Komite Risiko baik yang berada pada level komisaris maupun direksi. Dalam pelaksanaan pengawasan aktif yang dilakukan Dewan Komisaris, dilakukan melalui Komite Pemantau Risiko. Sementara pada tingkat Direksi dilakukan melalui Komite Manajemen Risiko yang anatara lain membahas mengenai kebijakan manajemen risiko bank. Dalam rangka meminimalisir kejadian fraud, Direksi melakukan sosialisasi kepada seluruh karyawan mengenai pencegahan terkait fraud sebagai langkah untuk meningkatkan *awareness* karyawan mengenai kejadian fraud. Selain itu, sebagai upaya dalam peningkatan *awareness* terhadap risiko operasional bank menerbitkan *comic strip* "Kang Risman" secara rutin yang berisi mengenai penerapan manajemen risiko operasional pada setiap aktivitas bank.

bank **bjb** memiliki unit kerja independen yang melaksanakan pengelolaan manajemen risiko operasional secara *bankwide* yaitu Grup Manajemen Risiko Operasional yang berada dibawah Divisi Manajemen Risiko. Unit ini memiliki peran dalam menetapkan standard dan kebijakan pengelolaan risiko operasional, dan berhubungan serta berkoordnasi dengan seluruh unit bisnis dan *supporting unit* untuk memastikan langkah mitigasi yang dilakukan telah cukup dan memadai untuk mencegah potensi risiko operasional.

Operational Risk

Operational risk was the risk due to inadequate and/or malfunctioning internal processes, human error, system failure, and/or external events that affected bank operations. Operational risk was inherent in all bank activities, therefore operational risk could not be eliminated but could be controlled through adequate risk mitigation. The impact of losses from operational risk could be in the form of financial losses or non-financial losses. bank **bjb** implemented governance regarding operational risk management through three lines of defense, namely the Risk Taking Unit as the first line of defense, Operational Risk Management work unit as the second line of defense, and Internal Audit as the third line of defense.

The first line of defense has the responsibility to ensure that all operational processes carried out are in accordance with applicable policies and procedures, identify operational risks and mitigate operational risk events. The second line of defense, which functions to support and ensure that work units on the first line of defense have effectively carried out risk management. The third line of defense has the role to ensure the operational risk management process carried out by the first and second line of defense has been carried out effectively in mitigating risk events that have already occurred and that are potential in nature so as not to cause potential losses to bank.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and the Directors carry out active oversight of operational risk management, including through the Risk Committee both at the level of commissioners and directors. In the implementation of active supervision carried out by the Board of Commissioners, conducted through the Risk Monitoring Committee. While at the Directors level, it is carried out through the Risk Management Committee while discussing bank risk management policies. In order to minimize the incidence of fraud, the Directors conducts socialization to all employees regarding fraud prevention as a step to increase employee awareness regarding fraud events. In addition, as an effort to increase awareness of operational risk, the bank regularly published the comic strip "Kang Risman" containing the implementation of operational risk management in every bank activity.

bank **bjb** owned an independent work unit that carried out bankwide operational risk management, namely the Operational Risk Group, which was under the Risk Management Division. This unit had a role in setting standards and policies for operational risk management, and in liaising and coordinating with all business units and supporting units to ensure adequate and adequate mitigation measures were taken to prevent potential operational risks.

bank **bjb** melakukan pengelolaan risiko operasional pada seluruh aktivitas, dimana seluruh karyawan wajib berperan serta dalam mengelola risiko operasional pada unit kerja masing-masing serta memperhatikan kontrol yang efektif untuk mengantisipasi kemungkinan terjadinya risiko yang dapat merugikan bank.

bank **bjb** managed operational risk in all activities, where all employees were required to participate in managing operational risk in their respective work units and pay attention to effective controls to anticipate possible risks that may harm bank.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko operasional yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. Selain itu bank juga telah memiliki kebijakan lain terkait manajemen risiko operasional, di antaranya Kebijakan Manajemen Risiko, Kebijakan Sistem Pengendalian Internal, kebijakan *anti fraud*, kebijakan *Business Continuity Management* yang didalamnya meliputi *Business Continuity Plan* sebagai prosedur kelangsungan usaha bank, *Emergency Response Plan* sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan asset serta *Disaster Recovery Plan* sebagai prosedur kelangsungan sistem dan infrastruktur pendukung Teknologi Informasi, Kebijakan pengelolaan Teknologi Informasi. Di samping itu terkait dengan kebijakan pengembangan produk dan aktivitas baru terlebih dahulu dilakukan analisis untuk menilai risiko yang melekat terhadap aktivitas/produk tersebut.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has policies and operational risk management guidelines which are regularly updated and evaluated on bank risk management policies and guidelines. In addition, bank also has other policies related to operational risk management, including anti-fraud policies, Business Continuity Management policies which include the Business Continuity Plan as a Bank's business continuity procedure, Emergency Response Plan as a disaster emergency response procedure in the context of saving data and assets and Disaster Recovery Plan as a procedure for the continuity of systems and infrastructure supporting Information Technology, Information Technology Management Policies. Besides that, related to product development policies and new activities, an analysis is first carried out to assess the risks inherent in these activities/products.

bank **bjb** memiliki prosedur operasional untuk proses aktivitas kegiatan operasional bank yang harus dilaksanakan oleh setiap unit kerja dengan memperhatikan sistem pengendalian intern yang memadai sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank. Selain itu bank memiliki kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.

bank **bjb** has operational procedures for the process of bank operational activities that must be carried out by each work unit by taking into account adequate internal control systems so as to minimize the possibility of operational risk at bank. In addition bank has a policy related to authority limits in operational activities, segregation of duties and responsibilities at each level of position, as well as approval for each escalation.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan,dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam mendukung penerapan manajemen risiko operasional untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko, bank telah mengembangkan alat bantu manajemen risiko yaitu:

a. *Risk Control Self Assessment* (RCSA) merupakan penilaian sendiri untuk mengukur eksposur risiko dari kumpulan *risk register* sebagai analisis potensi risiko dari kegiatan operasional bank. Penilaian RCSA mencakup *assessment* untuk sistem pengendalian risiko yang telah diimplementasikan bank
b. *Key Risk Indicator* merupakan *tools* yang digunakan untuk mengukur eksposur risiko melalui pengukuran terhadap indikator risiko yang ditetapkan sebagai *key risk* sebagai *early warning* dalam mendeteksi potensi- potensi risiko.
c. *Loss Event Database* merupakan pengumpulan data peristiwa risiko yang terjadi. Data ini bertujuan sebagai pemenuhan *internal loss database* sehingga bank memiliki data kerugian yang pernah terjadi pada bank selain itu data tersebut juga dapat digunakan untuk pengukuran kecukupan modal dengan metode yang lebih *advance*.

Adequacy of the Risk Identification, Measurement, Monitoring, and Control Process, and the Risk Management Information System

In supporting the implementation of the operational risk management for the process of identifying, measuring, monitoring and controlling Risk, bank has developed risk management tools, namely:

a. Risk Control Self Assessment (RCSA) is a selfassessment to measure risk exposures from a collection of risk registers as an analysis of potential risks from bank operations. The RCSA assessment includes an assessment for the risk control system that bank has implemented.
b. Key Risk Indicator is a tool used to measure risk exposures through measurement of risk indicators that are set as key risks as an early warning in detecting potential risks.
c. Loss Event Database is a collection of risk event data that occurs. This data aims as a fulfillment of the internal loss database so that bank **bjb** has data on losses that have occurred at bank besides the data can also be used to measure.

Disamping itu bank menerapkan pelaksanaan *Focus Group Discussion* (FGD) mengenai *issue* risiko operasional beserta upaya pengendalian yang secara rutin dilakukan oleh masing-masing unit kerja. Proses identifikasi, pengukuran, pemantauan dan pengendalian risiko operasional tersebut diperlukan dukungan infrastruktur dan sumber daya manusia yang memadai sesuai dengan lingkup dan kompleksitas bisnis bank. Untuk pengukuran risiko operasional yang terkait dengan alokasi modal dan ATMR risiko operasional, maka bank dilakukan perhitungan dengan metode *Basic Indicator Approach* sesuai dengan ketentuan dari regulator.

In addition, the bank implemented a Focus Group Discussion (FGD) regarding operational risk issues and control efforts routinely carried out by each work unit. The process of identifying, measuring, monitoring and controlling operational risk required adequate infrastructure and human resources support in accordance with the scope and complexity of bank business. For operational risk measurement related to capital allocation and operational risk RWA, bank calculated it using the Basic Indicator Approach method in accordance with the provisions of the regulator

Pengungkapan Kuantitatif Risiko Operasional

Quantitative Disclosure Operational Risk

Tabel Tabel 9.1.a. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual
Table of 9.1.a. Quantitative Disclosure of Operational Risk – Bank Individually

(dalam jutaan Rupiah)
(in IDR million)

No	Kategori Portfolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average Of The Past 3 Years)	Beban Modal Capital Expense	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average Of The Past 3 Years)	Beban Modal Capital Expense	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indicator Approach	7,886,150	1,182,922	14,786,531	7,209,858	1,081,479	13,518,484
Total Eksposur Total Exposure		**7,886,150**	**1,182,922**	**14,786,531**	**6,898,179**	**7,209,858**	**1,081,479**

Tabel Tabel 9.1.b. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Entitas Anak
Table of 9.1.b. Quantitatve Disclosure Operational Risk - Bank Consolidated with Subsidiaries

(dalam jutaan Rupiah)
(in IDR million)

No	ATMR bank bjb	ATMR bank bjb syariah	Total ATMR Konsolidasi
1	14,786,531	800,260	15,586,791

Adapun pengungkapan kuantitatif risiko operasional sebagai berikut:

1. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual
   Meliputi: Laporan *Audited* dari Divisi Pengendalian Keuangan
2. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Perusahaan Anak
   Meliputi: Laporan *Audited* dari Divisi Pengendalian Keuangan

Dalam penyajian informasi mengenai risiko operasional yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko operasional di antaranya yaitu profil risiko operasional secara *bankwide* yang disusun secara berkala, selain itu bank **bjb** juga membuat laporan secara rutin mengenai kejadian risiko operasional berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan risiko secara insidental yang dibuat sesuai dengan kebutuhan berdasarkan *risk event* yang terjadi.

The quantitative disclosure of operational risk was as follows:

1. Quantitative Disclosure Operational Risk - Bank Individually
   Includes: Audited Report from Financial Control Division

2. Quantitative DisclosureOperational Risk – Consolidated Bank with Subsidiaries
   Includes: Audited Report from Financial Control Division

In presenting information regarding operational risks faced, bank **bjb** has compiled several reports regarding operational risk exposures including bank-wide operational risk profiles which are compiled periodically, besides bank **bjb** also regularly reports on operational risk events based on the data obtained. From risk management tools, there are also incidental risk reports that ar made according to the needs based on the risk events that occur.

Sistem Pengendalian Intern yang Menyeluruh Sistem Pengendalian Internal dalam Penerapan Manajemen Risiko Mencakup

- Prosedur operasional yang sesuai dengan proses aktivitas kegiatan operasional bank **bjb** sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**.
- Kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.
- Pemisahan fungsi yang jelas antara antara unit bisnis dan unit pendukung dengan unit yang melaksanakan fungsi pengendalian.

Internal Control System Throughout the Internal Control System In the Implementation of Risk Management Include

- Operational procedures in accordance with the process of bank **bjb** operational activities so as to minimize the possibility of operational risk at bank **bjb**.
- Policies related to authority limits in operational activities, separation of duties and responsibilities at each level of position, as well as approval for each escalation.
- Clear separation of functions between business units and supporting units and units that carry out control functions.

Risiko Hukum

Legal Risk

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Risiko hukum antara lain dapat bersumber dari pada operasional, perjanjian dengan pihak ketiga, ketidakpastian hukum dan kelalaian penerapan hukum, hambatan dalam proses litigasi untuk penyelesaian klaim, serta masalah yurisdiksi antar negara.

Legal Risk is the risk due to lawsuits and/or weaknesses in juridical aspects. Weaknesses in the juridical aspects include, among others, the existence of lawsuits, the absence of supporting legislation, or weaknesses of the engagement such as nonfulfillment of contract legal requirements and imperfect collateral binding. Legal risks can originate from operational risks, agreements with third parties, legal uncertainty and negligence in the application of the law, obstacles in the litigation process for settlement of claims, and jurisdictional issues between countries.

Pengawasan Aktif Dewan Komisaris dan Direksi

Active Supervision of the Board of Commissioners and Directors

Para pihak yang berkepentingan terkait dengan risiko hukum yaitu Dewan Komisaris, Direksi dan seluruh karyawan bank, dimana para pihak tersebut bertanggungjawab dalam pengelolaan risiko hukum. Dewan Komisaris dan Direksi memantau risiko hukum antara lain melalui pelaporan risiko hukum serta laporan lainnya yang berkaitan dengan legal. Dalam pelaksanaan pengelolaan risiko hukum bank telah memiliki unit kerja khusus yang menangani permasalahan di bidang hukum yang terdiri dari bagian litigasi dan non litigasi.

Stakeholders related to legal risk are the Board of Commissioners, Directors and all bank employees, where the parties are responsible for managing legal risk. The Board of Commissioners and Directors monitor legal risks, among others, through legal risk reporting and other reports relating to the law. In implementing legal risk management, bank has a special work unit that handles legal issues that consist of litigation and non-litigation sections.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Adequacy of Policies, Procedures, and Limit Determination

bank **bjb** telah memiliki kebijakan serta pedoman Manajemen risiko hukum yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. Selain itu bank juga telah memiliki kebijakan dan prosedur dalam pengelolaan di bidang hukum untuk memastikan bahwa aktivitas bank telah sesuai dengan ketentuan perundang-undangan serta peraturan lainnya yang berlaku, sehingga bank dapat terhindar dari risiko hukum.

bank **bjb** has a policy and Legal Risk Management Guidelines that are regularly updated and evaluated on bank risk management policies and guidelines. In addition, bank also has policies and procedures in the management of the legal sector to ensure that bank activities are in accordance with statutory provisions and other applicable regulations, so that banks can avoid legal risk.

Selain itu bank telah memiliki standardisasi dokumen hukum bagi produk dan layanan bank yang dilakukan *review* secara berkala sesuai dengan perkembangan bisnis bank. bank juga melakukan kajian risiko hukum untuk setiap produk dan aktivitas baru sebagai langkah untuk memitigasi risiko hukum.

In addition, banks have standardized legal documents for bank products and services, which are regularly reviewed in accordance with bank business development. Bank also conducts legal risk reviews for each new product and activity as a step to mitigate legal risk.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan proses penerapan manajemen risiko, bank melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko hukum oleh Divisi Hukum. Divisi Hukum tersebut bertindak sebagai "*legal watch*" yang menyediakan analisis/advis hukum kepada seluruh pegawai pada setiap jenjang organisasi, selain itu juga berfungsi dalam memberikan legal opini dalam setiap perjanjian kerjasama yang akan dilakukan oleh bank. bank dalam melakukan pengelolaan risiko hukum dibantu oleh konsultan hukum untuk penanganan kasus hukum yang terjadi, dimana hal tersebut dilakukan untuk memitigasi dampak risiko hukum yang lebih luas.

Dalam melakukan pengendalian risiko hukum bank melakukan beberapa hal di antaranya yaitu:

a. Proses kajian hukum dan pemberian opini atas produk serta layanan bank termasuk aktivitas dan produk baru.
b. Terdapat standardisasi dokumen hukum bagi produk dan layanan bank.
c. Kaji ulang terhadap dokumen-dokumen legal yang berlaku yang disesuaikan dengan perkembangan bisnis.
d. Kebijakan dan prosedur hukum yang memadai.
e. Melakukan penanganan kasus hukum yang dibantu juga oleh konsultan hukum apabila diperlukan.
f. Membantu unit-unit terkait dalam penanganan kasus hukum.
g. Memberikan informasi dan pengetahuan hukum kepada unit-unit terkait.
h. Mendokumentasikan setiap kejadian risiko hukum dan jumlah potensi kerugian akibat risiko hukum tersebut.
i. Terdapat fungsi legal pada aktivitas perkreditan dengan adanya unit bisnis legal.
j. Terdapat fungsi legal pada aktivitas pengadaan barang dan jasa yang membantu dalam proses *drafting* perjanjian kerjasama dengan pihak ketiga.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Hukum dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat bank tidak memenuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian intern yang konsisten.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko Kepatuhan yaitu Dewan Komisaris, Direksi dan seluruh karyawan bank, dimana para

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and Risk Management Information System

In the adequacy of the process of implementing risk management, banks conducted identification, measure, monitor and control legal risks by the Legal Division. The Legal Division acts as a "legal watch" which provides legal analysis/advice to all employees at every level of the organization, but also functions in providing legal opinion in any cooperation agreement to be made by bank. Bank in managing legal risk is assisted by legal consultants to handle legal cases that occur, where it is done to mitigate the impact of wider legal risks.

In carrying out legal risk control bank does several things including:

a. The legal review process and providing opinions on bank products and services including new activities and products.
b. There are standardized legal documents for bank products and services.
c. Review of applicable legal documents that are adjusted to cuurent business development.
d. Adequate legal policies and procedures.
e. Handling legal cases that are also assisted by legal consultants if needed.
f. Assist related units in handling legal cases.
g. Providing information and knowledge.
h. Document each legal risk event and the amount of potential loss due to the legal risk
i. There was a legal function in loan activities with the existence of a legal business unit
j. There was a legal function in goods and services procurement activities assisting in the drafting process of cooperation agreements with third parties.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out regularly by the Legal Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit.

Compliance Risk

Compliance Risk is the risk due to bank not fulfilling and/or not implementing the applicable laws and regulations. Compliance risk management is carried out through the implementation of a consistent internal control system.

Active Supervision of the Board of Commissioners and Directors

Stakeholders associated with Compliance risk are the Board of Commissioners, Directors and all bank employees, where

pihak tersebut bertanggungjawab dalam pengelolaan risiko kepatuhan. Penerapan prinsip dan budaya kepatuhan dimulai dari komitmen Dewan komisaris dan Direksi untuk memenuhi seluruh ketentuan yang berlaku. Kepatuhan terhadap ketentuan dan peraturan yang berlaku merupakan tanggung jawab dari seluruh jajaran organisasi termasuk Dewan Komisaris, Direksi dan seluruh karyawan.

Struktur organisasi dalam melakukan pengelolaan risiko kepatuhan, bank telah membentuk unit kerja kepatuhan yaitu Divisi Kepatuhan yang bertanggung jawab untuk memastikan bahwa seluruh unit yang ada di bank telah mematuhi pada peraturan-peraturan tersebut. Sementara Penanggung jawab atas kepatuhan suatu unit terhadap setiap peraturan yang berlaku berada pada setiap *Risk Taking Unit*.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman Manajemen risiko kepatuhan yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. Selain itu bank juga telah memiliki kebijakan mengenai Kebijakan Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) yang di antaranya membahas mengenai transaksi-transaksi yang mencurigakan serta pengkinian data nasabah, Kebijakan mengenai Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) dan terdapat Prosedur Kepatuhan untuk unit kerja. Selain itu, bank telah menerapkan ISO 37001 mengenai sistem manajemen anti penyuapan sebagai upaya bank untuk menerapkan tata kelola yang baik dalam aktivitas bank.

bank **bjb** telah memiliki kebijakan mengenai pelaporan kepatuhan melalui *compliance sheet* kepada unit kerja terkait. Selain itu terkait dengan produk dan aktivitas baru terlebih dahulu dilakukan analisis untuk menilai kepatuhan terhadap ketentuan yang berlaku dalam penerbitan produk/aktivitas tersebut.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko kepatuhan melalui *Risk Taking Unit*. Dalam melakukan identifikasi serta pengukuran atas risiko kepatuhan dilakukan oleh unit kerja kepatuhan dengan melakukan pemantauan atas penerapan kepatuhan di semua unit kerja.

Dalam melakukan pengendalian risiko kepatuhan bank melakukan beberapa hal di antaranya yaitu:

a. Melakukan kajian terhadap kebijakan dan prosedur internal bank, serta pengajuan produk dan aktivitas baru
b. Melakukan sosialisasi peraturan dan perundang-undangan yang berlaku kepada karyawan untuk mendukung terciptanya budaya kepatuhan.

the parties are responsible for managing compliance risk. The application of the principle and culture of compliance begins with the commitment of the Board of Commissioners and Directors to meet all applicable provisions. Compliance with applicable rules and regulations.

The organizational structure in managing compliance risk, bank formed a compliance work unit, namely the Compliance Division which was responsible for ensuring that all units in bank had complied with these regulations. Meanwhile, the person in charge of a unit's compliance with every applicable regulation was in each risk taking unit.

Adequacy of Policies, Procedures, and Limit Determination

bank **bjb** has a policy and guidelines for compliance risk management that is regularly updated and evaluated on bank risk management policies and guidelines. In addition, banks also have policies regarding Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) Program policies which include discussing suspicious transactions and updating customer data, Policies on Gratification Control in collaboration with the Corruption Eradication Commission (KPK) and there is a Compliance Procedure for the work unit. In addition, the Bank implemented ISO 37001 regarding the anti-bribery management system as a bank effort to implement good governance in bank activities.

bank **bjb** has a policy on compliance reporting through compliance sheets to related work units. In addition, with regard to new products and activities, analysis is first carried out to assess compliance with the applicable regulations in the issuance of these products/activities.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the application of risk management processes, bank conductedi identification, measured, monitored and controled compliance risk through a Risk Taking Unit. The compliance work unit performed identification and measurement of compliance risk by monitoring the implementation of compliance in all work units.

In carrying out risk control, bank compliance does several things including:

a. Reviewing bank internal policies and procedures, as well as proposing new products and activities
b. Disseminating the rules and regulations that apply to employees to support the creation of a culture of compliance.

c. Melakukan pemantauan atas pelaksanaan prinsip kehati-hatian bank.
d. Melakukan pemantauan atas Risiko Kepatuhan.
e. Implementasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU- PPT)
f. Terdapat kebijakan pengendalian gratifikasi yang dikelola Unit Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) termasuk sosialisasi kepada karyawan untuk meningkatkan *awareness* karyawan terkait pengendalian gratifikasi.
g. Melakukan sosialisasi atas peraturan eksternal terbaru kepada unit kerja.

Dalam penyajian informasi mengenai risiko kepatuhan yang dihadapi, bank telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko kepatuhan di antaranya yaitu profil risiko kepatuhan secara *bankwide* yang disusum secara berkala, selain itu bank juga membuat laporan secara rutin mengenai kejadian risiko kepatuhan berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan penerapan kepatuhan kepada manajemen.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Kepatuhan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan perubahan lingkungan bisnis. Risiko ini timbul antara lain karena bank menerapkan strategi yang kurang sejalan dengan visi dan misi bank, melakukan analisis lingkungan stratejik yang kurang komprehensif dan/atau terdapat ketidaksesuaian rencana stratejik. Selain itu risiko stratejik juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis, mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar, dan perubahan kebijakan dari regulator.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan penetapan serta pengarahan mengenai strategi bisnis bank sesuai dengan tugas dan kewenangannya. Dalam melakukan strategi bisnis tersebut disesuaikan dengan tingkat risiko yang dapat diterima oleh bank. Selain itu, bank juga melakukan penyesuaian strategi- strategi jangka pendek, jangka menengah maupun jangka panjang sejalan dengan arah bisnis dan perkembangan kondisi internal serta perkembangan kondisi eksternal.

Dalam menerapkan strategi bisnis tersebut dituangkan dalam KUDT serta Rencana Bisnis Bank (RBB) yang penyusunannya ditetapkan oleh Direksi dengan meminta persetujuan dari Dewan

c. Monitor implementation bank prudential principles.
d. Monitor Compliance Risk.
e. Implementation of the Anti-Money Laundering and Terrorism Financing Prevention Program (AML-CFT)
f. There is a gratification control policy that is managed by the Gratification Control Unit in collaboration with the Corruption Eradication Commission (KPK) Including socialization to employees to increase employee awareness regarding gratification control.
g. Disseminating the latest external regulations to the work unit.

In presenting information on compliance risks faced, bank has compiled several reports on compliance risk exposures including bankwide compliance risk profiles that are periodically compiled, in addition to that bank also makes regular reports on compliance risk events based on data obtained from tools risk management, there are also reports on the application of compliance to management.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out periodically by the Compliance Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit

Strategic Risk

Strategic Risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the changing business environment. This risk arises partly because bank implements a strategy that is not in line with bank vision and mission, conducts an analysis of the strategic environment that is less comprehensive and/or there is a discrepancy in the strategic plan. In addition, strategic risks also arise because of failures in anticipating changes in the business environment, including failures in anticipating technological changes, changes in macroeconomic conditions, dynamics of competition in the market, and changes in policy from the regulator.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors determine and direct bank business strategy in accordance with its duties and authorities. In carrying out the business strategy, it is adjusted to the level of risk that is acceptable to bank. In addition, bank also adjusted its short-term, medium-term and longterm strategies in line with the direction of the business and the development of internal conditions and the development of external conditions.

In implementing the business strategy, it is stated in KUDT bank business plan (RBB), the preparation is determined by the Directors by requesting approval from the Board of Commissioners. The

Komisaris. Direksi mengarahkan kepada masing-masing unit kerja untuk mengimplementasikan rencana bisnis bank tersebut untuk mencapai tujuan yang telah ditetapkan.

Dalam melakukan pengelolaan strategi bank, Direksi dibantu oleh Divisi Perencanaan Strategis dalam memonitor implementasi strategi bank termasuk implementasi rencana bisnis bank. Selain itu dilakukan analisis implementasi rencana bisnis dan melaporkan hasil analisis kepada Direksi.

Seluruh unit bisnis/unit pendukung bertanggung jawab dalam membantu Direksi menyusun perencanaan stratejik dan mengimplementasikan strategi yang telah ditetapkan secara efektif. Unit-unit tersebut juga bertanggung jawab untuk memastikan bahwa pengelolaan risiko stratejik telah sesuai dengan kebijakan yang telah ditetapkan.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko stratejik yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. Penyusunan rencana bisnis bank (RBB) merupakan perencanaan strategis untuk mencapai tujuan yang telah bank tetapkan. Sehingga dalam penyusunan kebijakan disesuaikan dengan rencana bisnis bank yang dapat mendukung dalam pencapaian tujuan strategis bank.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko stratejik. bank melakukan identifikasi, pengukuran dan pemantauan risiko stratejik dengan melakukan pemantauan atas pencapaian kinerja bank dengan rencana bisnis bank yang telah ditetapkan, selain itu bank memperhatikan perubahan kondisi lingkungan bisnis untuk dilakukan penyesuaian kepada strategi yang akan diambil oleh bank, bank melakukan pengembangan bisnis dengan memperhatikan tingkat risiko yang dapat diterima oleh bank, serta melakukan pemantauan terhadap posisi bisnis bank.

Adapun upaya pengendalian yang dilakukan untuk risiko stratejik adalah dengan melakukan analisis atas pencapaian kinerja bank, mengambil langkah-langkah stratejik yang dirasa perlu sebagai respon terhadap perubahan kondisi bisnis, melakukan business review atas pencapaian kinerja bisnis secara berkala.

Sistem Pengendalian Intern yang Menyeluruh

Dalam pengendalian internal untuk risiko stratejik bank melibatkan seluruh lini bisnis perusahaan serta kegiatan pengendalian yang dipantau pula oleh Unit Kerja Perencanaan Strategis, Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal

Directors directs each work unit to implement bank business plan to achieve the stated goals.

In managing bank strategies, the Directors is assisted by the Strategic Planning Division in monitoring the implementation of bank strategies, including the implementation of bank business plans. In addition, an analysis is carried out on the implementation of the business plan and reports the results of the analysis to the Directors.

All business units/supporting units are responsible for assisting the Directors in developing strategic plans and implementing the strategies that have been set effectively. These units are also responsible for ensuring that strategic risk management is in accordance with established policies.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has a strategic risk management policy and guidelines that are regularly updated and evaluated on bank risk management policies and guidelines. The preparation of a bank business plan (RBB) is a strategic plan to achieve the goals bank has set. So that the preparation of policies tailored to bank business plan that can support the achievement of bank strategic objectives.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the implementation of the risk management process, bank conducted identification, measures, monitors and controls strategic risk. bank **bjb** identifies, measures and monitors strategic risk by monitoring the achievement of bank performance with bank business plan that has been set, in addition bank **bjb** pays attention to changes in business environment conditions to make adjustments to the strategy to be taken by bank, bank conducts business development by taking into account the level risks that can be accepted by banks, as well as monitoring bank business position.

The control measures undertaken for strategic risk are by analyzing the achievement of bank performance, taking strategic steps deemed necessary in response to changes in business conditions, conducting business reviews on the achievement of business performance on a regular basis.

Comprehensive Internal Control System

In internal control for strategic risk, the bank involves all lines of the company's business as well as control activities which are also monitored by the Strategic Planning Work Unit, Risk Management Work Unit and Internal Audit Unit.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap bank. Hal ini antara lain disebabkan oleh adanya pemberitaan media dan/ atau rumor mengenai bank yang bersifat negatif, serta adanya komunikasi bank yang kurang efektif.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memantau mengenai efektivitas penerapan Manajemen Risiko Reputasi di bank. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko reputasi.

Struktur organisasi untuk melakukan pengelolaan terhadap risiko reputasi, bank telah membentuk unit kerja tersendiri yang mengelola risiko reputasi yaitu Divisi *Corporate Secretary*, unit kerja tersebut berfungsi untuk melakukan pengelolaan terhadap reputasi bank dan mengatur mengenai standar layanan di Kantor Cabang sebagai langkah untuk memitigasi risiko reputasi.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman Manajemen risiko reputasi yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. bank **bjb** juga telah memiliki kebijakan mengenai standar pelayanan yang harus dilakukan oleh unit kerja operasional, hal tersebut dilakukan untuk meminimalisir terjadinya risiko reputasi akibat kurang memadainya pelayanan bank, terdapat juga kebijakan mengenai penanganan keluhan nasabah. Selain itu bank telah memiliki *call center* sebagai sarana untuk melayani masyarakat yang membutuhkan jasa perbankan serta penyampaian permasalahan terkait dengan bank. Terkait hubungan dengan pihak investor bank telah memiliki unit kerja *investor relationship* yang melakukan komunikasi dengan pihak investor.

bank **bjb** juga melakukan manajemen risiko reputasi dengan melakukan aktivitas *public relations*, *corporate social responsibility*, dan respon yang cepat terhadap penanganan keluhan yang masuk kepada pihak bank.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko reputasi. bank melakukan proses identifikasi dan pengukuran risiko reputasi dengan memantau jumlah keluhan

Reputation Risk

Reputation Risk is the risk due to a decrease in the level of stakeholder confidence that comes from negative perceptions of bank. This is partly due to negative media coverage and/or rumors about bank, as well as ineffective bank communications..

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors monitor the effectiveness of the implementation of Reputation Risk Management in bank. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Directors, the Board of Commissioners and Directors always obtain clear information regarding the evaluation and application of risk management for risk exposure to reputation risk.

The organizational structure to manage reputation risk, bank has formed a separate work unit that manages reputation risk, namely the Corporate Secretary Division, the work unit functions to manage the bank's reputation and regulate service standards at the Branch Offices as a measure to mitigate reputation risk.

Adequacy of Policies Procedures and Limit Determnation

bank **bjb** has a policy and reputation risk management guidelines that are regularly updated and evaluated on bank risk management policies and guidelines. bank **bjb** also has a policy regarding service standards that must be performed by operational work units, this is done to minimize the risk of reputation due to inadequate bank services, there are also policies regarding handling customer complaints. In addition, bank also has a call center as a means to serve people who need banking services and address problems related to banks. In relation to investor relations, bank has an investor relationship work unit that communicates with investors.

bank **bjb** also manages reputation risk by carrying out public relations activities, corporate social responsibility and rapid responses to handling complaints that come to bank.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the implementation of risk management processes, banks identify, measure, monitor and control reputation risk. Bank carries out the process of identifying and measuring reputational risk by monitoring the number of customer complaints

nasabah kepada bank melalui *call center* ataupun petugas bank serta memantau mengenai tindakan penyelesaian atas keluhan tersebut, selain itu dilakukan pemantauan juga terhadap jumlah pemberitaan terhadap bank yang dimuat di media massa.

to bank through the call center or bank officers and monitoring the resolution of these complaints, in addition to monitoring the number of reporting to bank published in the mass media.

Dalam melakukan pengendalian atas risiko reputasi bank memiliki *call center* serta mengadakan *coaching* bagi karyawan dengan memberikan training atau pelatihan mengenai standar layanan dengan tujuan bank dapat memberikan pelayanan dengan lebih baik kepada nasabah baik eksternal maupun internal sebagai salah satu langkah mitigasi terhadap potensi risiko, selain itu bank menekankan kepada seluruh karyawan bahwa reputasi bank harus benar-benar dijaga, bank juga memberikan informasi yang jelas kepada nasabah mengenai produk/aktivitas bank sebagai langkah dalam memitigasi risiko.

In controlling the reputation risk of banks having a call center and holding a coaching clinic for employees by providing training or trainingon service standards with the aim of bank can provide better services to customers both externally and internally as one of the mitigation measures against potential risks, in addition bank emphasizes to all employees that bank reputation must be strictly guarded, bank also provides clear information to customers about the products/activities of bank as a step in mitigating risk.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki unit kerja khusus dalam proses pelaksanaan manajemen risiko reputasi yang mencakup pengawasan secara berkala atas pemberitaan negatif dan keluhan yang berdampak pada reputasi bank dan kegiatan pengendalian yang dipantau oleh Divisi *Corporate Secretary*, Divisi Jaringan Layanan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Comprehensive Internal Control System

bank **bjb** has a special work unit in the process of implementing reputation risk management which includes regular supervision of negative news and complaints that affect bank's reputation and control activities monitored by the Corporate Secretary Division, Network and Service Division and in coordination with the Risk Management Work Unit and the Internal Audit Unit.



HUMAN CAPITAL

06



bank bjb



Human Capital Strategic Plan
Human Capital Strategic Plan

Keberhasilan bank **bjb** dalam mencapai kinerja positif selama tahun 2022 tidak dapat dilepaskan dari peran penting insan bank **bjb**. Oleh karena itu, Bank terus berkomitmen untuk melakukan pengembangan terhadap insan bank **bjb** yang berkompetensi tinggi dan memiliki ketangkasan, serta *mindset* untuk terus berkembang.

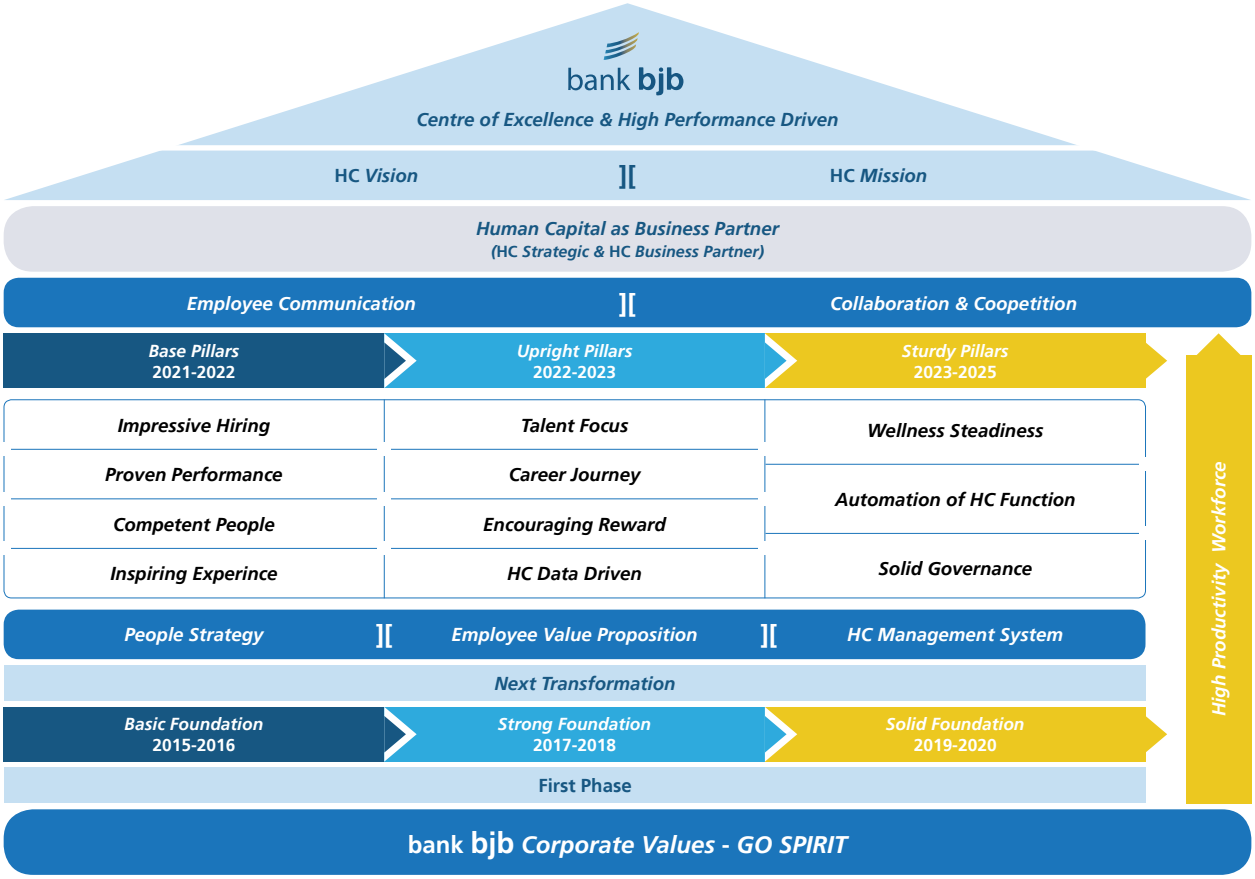
The success of bank **bjb** in achieving positive performance in 2022 cannot be separated from the important role played by bank **bjb** people. As a result, the bank remains committed to developing bank **bjb** people who are highly competent, agile, and have a growth mindset.

Dalam rangka mendukung pencapaian kinerja Bank, bank **bjb** menempatkan Sumber Daya Manusia (SDM) sebagai mitra strategis yang memiliki peran penting dalam membangun kapabilitas untuk menghadapi tantangan saat ini dan di masa yang akan datang. Perkembangan dan tantangan dalam industri perbankan secara fundamental telah mengubah preferensi nasabah serta cara bekerja Bank. Oleh karena itu, bank **bjb** juga mengikuti perkembangan tersebut dengan mengimplementasikan kebijakan strategis dalam pengembangan kualitas dan kompetensi pegawai melalui program *upskilling* dan *resklilling*.

To support the achievement of the Bank's performance, bank **bjb** places Human Resources (HR) as a strategic partner who has an important role in building capabilities to face current and future challenges. Developments and challenges in the banking industry have fundamentally changed customer preferences and the way the Bank works. As a result, bank **bjb** is staying current by implementing strategic policies aimed at improving employee quality and competence through upskilling and reskilling programs.

Dalam menunjang Pengelolaan *Human Capital* (HC) yang efektif dalam mendukung prioritas bank **bjb** dalam mengembangkan bisnis secara berkelanjutan, bank **bjb** telah merancang Strategi Sumber Daya Manusia melalui *Human Capital Strategic Plan* (HCSP) 2021-2025 seperti gambar bagan tertera.

To support effective Human Capital (HC) Management and bank **bjb** priorities in developing a sustainable business, bank **bjb** has designed a human resources strategy through the Human Capital Strategic Plan (HCSP) 2021-2025 as shown in the chart.

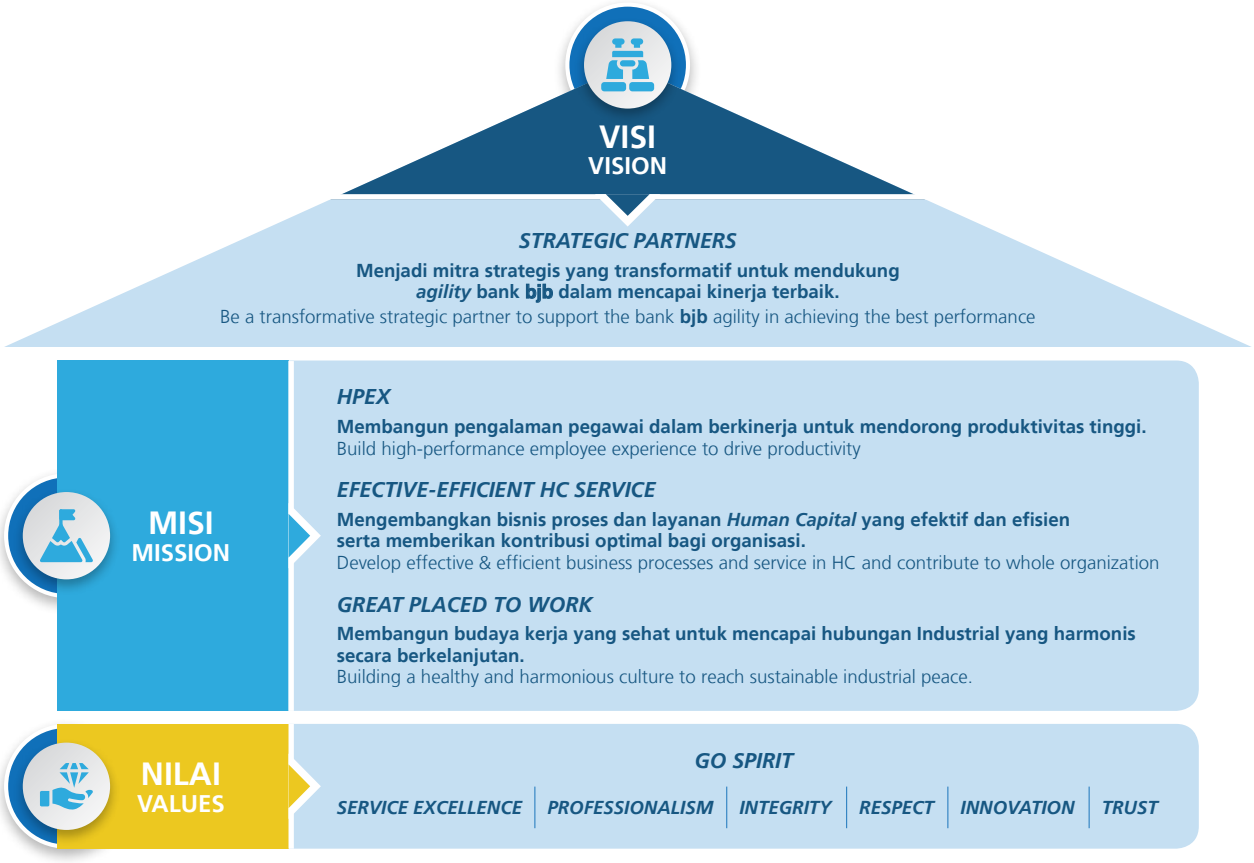


Visi dan Misi *Human Capital*

Sebagai upaya merespons perkembangan organisasi dan perubahan bisnis, Divisi Human Capital secara responsif turut menyelaraskan Strategi, Visi-Misi pengelolaan *human capital* sebagai fundamental dalam membangun insan Great People **bjb** yang Unggul, Handal dan Tangguh.

Vision and Mission of Human Capital

As an effort to respond to organizational developments and business changes, Human Capital Division responsively aligned the Strategy, Vision Mission of human capital management as a fundamental in building bank **bjb** Great People with Superior, Reliable and Resilient capabilities.



Human Capital Strategic Alignment

Dalam mendukung pencapaian visi bank **bjb** sebagai Bank Pilihan Utama Anda, Divisi Human Capital telah menyelaraskan strategi pengelolaan *Human Capital* terhadap *Corporate Plan* bank **bjb** yang berfokus pada strategi utama yaitu *Quality Hiring, Competent People & Talent Focus, Reliable Performance, Inspiring Communication & Digital Human Capital*.

Human Capital Strategic Alignment

In supporting the achievement of bank **bjb** vision as Become Your Preferred Bank, the Human Capital Division has aligned the Human Capital management strategy with bank **bjb** Corporate Plan, which focuses on the main strategy, namely: Quality Hiring, Competent People & Talent Focus, Reliable Performance, Inspiring Communication & Digital Human Capital.

"Menjadi Bank Pilihan Utama Anda"
"Become Your Preferred Bank"

MISI MISSION

1. Memberikan kontribusi & berpartisipasi sebagai **penggerak & pendorong laju perekonomian daerah** .
2. Menjadi **partner utama pemerintah daerah** dalam pengelolaan keuangan.
3. Memberikan **layanan terbaik** kepada nasabah.
4. Memberikan **manfaat terbaik & berkelanjutan** kepada stakeholders .
5. Meningkatkan inklusi keuangan kepada masyarakat melalui **digitalisasi perbankan.**

1. Contributing and participating as a **mover and driving force for the regional economy**.
2. Becoming the main **partner of the local government** in financial management.
3. Provide **the best service** to customers.
4. Providing the **best & sustainable benefits** to stakeholders.
5. Increasing financial inclusion to the public through **banking digitization**.

FOKUS UTAMA MAIN FOCUS

Pro-Fitability

Menjadi sebuah **bisnis yang memberikan keuntungan** sehingga keberlanjutan usaha bank dapat terjaga dengan baik

Become a **business that provide benefits** so that The Bank's Business Sustainability Can Be Maintained well

Pro-Poor

Mendorong **pengembangan ekonomi rakyat** melalui UMKM serta masyarakat menengah bawah

Encouraging **economic development the people** through MSMEs and the community lower middle

Pro-Development

Meningkatkan peran sebagai **agen pembangunan daerah** dan mendukung program pembangunan daerah

Increase the role as an **agent regional development** and support regional development program

1 Re-Organisasi / Reorganization

- Mendorong Efisiensi.
- Percepatan Proses Pengambilan Keputusan.
- Mendukung Fokus (2) Re-Posisi Bisnis dan (3) *Re-Engineering* IT.
- Encourage Efficiency.
- Acceleration of Decision Making Process.
- Supporting Focus on (2) Business Re-Position and (3) IT Re-Engineering.

2 Re-Posisi Bisnis / Re-Positioning Business

- Mempertahankan dan Mengembangkan *Captive Market*.
- Ekspansi Usaha Berbasis Pengembangan Ekonomi Daerah.
- Peningkatan Inklusi Keuangan Daerah.
- Maintain and Developing Captive Market.
- Business Expansion Based Regional Economic Development.
- Increased Financial Inclusion Area.

3 *Re-Engineering IT*

- Peningkatan Infrastruktur IT.
- Mendukung Ekosistem Digital.
- Otomatisasi Proses Operasional.
- *Agile* & *Reliable*.
- Mendukung fokus (2) dalam Re-Posisi bisnis.
- Improvement of IT Infrastructure.
- Support Digital Ecosystem.
- Operational Process Automation.
- Agile & Reliable.
- Support focus (2) in Re-Positioning business.

ENABLER

Permodalan Capital

Governance Risk & Compliance

Human Capital

Produk dan Layanan Products and Services



Strategi Utama Main strategy for **2022**

- ***Reliable Performance***
- ***Inspiring Communication & Digital Human Capital***
- ***Quality Hiring, Competent People & Talent Focus***

***Focus & Strategy Alignment* 2022**

Mewujudkan visi-misi Bank melalui penguatan ***People Quality, Performance,*** serta **HC Digital & *Media Communication***

Realizing the Bank's vision and mission by strengthening **People Quality**, **Performance**, and **HC Digital & Media Communication**

Kebijakan dan Pelaksanaan Manajemen *Human Capital*

Human Capital Management Policy and Implementation

Rekrutmen

Dalam kondisi persaingan bisnis yang sangat ketat, intensitas pemenuhan kebutuhan perusahaan terhadap SDM profesional dan *qualified* pun semakin tinggi. Karena itu, fungsi rekrutmen dan seleksi diharapkan dapat lebih efektif dengan mengubah pandangan metodologis tentang cara memperoleh calon karyawan berbakat melalui berbagai proses yang mutakhir, salah satunya melalui penggunaan teknologi (*E-Recruitment*) yang bertujuan untuk memperluas cakupan penjaringan kandidat-kandidat terbaik seluruh Indonesia.

Bank melaksanakan proses rekrutmen melalui *multi channel* dan bekerjasama dengan lembaga pendidikan tinggi terbaik di Indonesia dalam bentuk partisipasi pada *Job Fair* maupun *Campus Hiring* serta *outreach recruitment program*. Proses rekrutmen tersebut dilaksanakan melalui program sebagai berikut:

1. Rekrutmen *First Entry Level*
   Program penerimaan pegawai yang diperuntukkan bagi lulusan baru (*fresh graduate*) perguruan tinggi memenuhi kebutuhan pegawai Bank di level jabatan staf (*Frontliner/Back Office*).
2. Rekrutmen *Information Technology Development Program* (ITDP)
   Program penerimaan pegawai melalui pendidikan dan pelatihan yang dirancang khusus bagi lulusan sarjana yang diprioritaskan untuk mengisi posisi jabatan-jabatan profesional di bidang Teknologi Informasi.
3. Rekrutmen *Officer Development Program*
   Yaitu program penerimaan pegawai melalui pendidikan dan pelatihan yang dirancang khusus bagi lulusan sarjana dalam rangka membentuk kader-kader calon pemimpin bank **bjb** di masa depan.
4. Rekrutmen *Experience Hire*
   Program penerimaan pegawai berpengalaman yang memiliki kompetensi dan pengalaman tertentu serta relevan dengan bidang jabatan tertentu sesuai kebutuhan Bank.
5. Rekrutmen *Outsourcing Hiring* Program
   Program penerimaan pegawai yang diperuntukan kepada para pegawai *outsourcing* yang telah memiliki masa kerja di atas 3 (tiga) tahun untuk memberikan kesempatan mengembangkan diri menjadi calon pegawai yang profesional, handal dan siap bekerja di Bank.
6. Rekrutmen *Account Officer Development Program* (AODP)
   Program penerimaan pegawai dengan ruang lingkup pekerjaan dengan keahlian spesifikasi bidang bisnis, baik dana, jasa maupun kredit.

Recruitment

When there is a lot of competition in the business world, it is even more important for a company to have professional and qualified employees. So, it is expected that the recruitment and selection function will be more effective by changing the way people think about how to find talented potential employees through a variety of modern methods, such as using technology (E-Recruitment) to screen the best candidates from all over Indonesia.

Bank carried out the recruitment process through multi channels and cooperated with the best universities in Indonesia in the form of participation in Job Fairs and Campus Hiring as well as outreach recruitment programs. The recruitment process was carried out through the following recruitment programs:

1. First Entry Level Recruitment
   It was an employee recruitment program intended for fresh graduates of higher education to meet the needs of the Bank's employees at the staff position level (Frontliner/Back Office).
2. Recruitment of Information Technology Development Program (ITDP)
   It was an employee recruitment program through profession and training specifically designed for undergraduate graduates prioritized to fill professional positions in the field of Information Technology.
3. Recruitment of Officer Development Program
   It was an employee recruitment program through profession and training specifically designed for undergraduate graduates in order to form cadres of future bank **bjb** leaders.
4. Experience Hire Recruitment
   It was a program for recruitment of experienced employees who had certain competencies and experiences and were relevant to certain positions according to the needs of the Bank.
5. Recruitment Outsourcing Hiring Program
   It was an employee recruitment program intended for outsourced employees who had a working period of more than 3 (three) years to provide opportunities to develop themselves into prospective employees who were professional, reliable and ready to work at the Bank.
6. Account Officer Development Program (AODP) Recruitment
   It was an employee recruitment program with a scope of work with specific expertise in the business field, both funds, services and credit.

7. Rekrutmen **bjb** *Talent Scouting*
   Yaitu program pembinaan dan pendidikan yang diberikan kepada mahasiswa/mahasiswi terbaik dan berprestasi (sesuai dengan kriteria yang ditetapkan Bank) di perguruan tinggi yang bekerjasama dengan Bank guna menciptakan calon pegawai yang professional, handal dan siap bekerja di Bank.
8. Penerimaan Peserta Pemagangan Abdi **bjb**
   Program Pemagangan yang diselenggarakan oleh Bank dalam rangka meningkatkan kualitas sumber daya manusia agar memiliki pengalaman, keterampilan dan meningkatkan kompetensi di bidang perbankan.

Selama tahun 2022, Bank telah merekrut 102 pegawai baru dan 112 peserta pemagangan, jumlah penerimaan tersebut selaras dengan strategi Bank untuk mengoptimalkan dan meningkatkan efektivitas pengelolaan *Human Capital* bank **bjb**.

7. Rekrutmen **bjb** *Talent Scouting*
   It was a coaching and professional program given to the best and outstanding students (according to the criteria set by the Bank) at universities in collaboration with the Bank to create professional, reliable and ready to work prospective employees at bank.
8. Recruitment of Abdi **bjb** Internship Participants
   The bank organized an Internship Program to improve the quality of human resources to gain experience, and skills, and increase competency in the banking sector.

During 2022, the Bank recruited 102 new employees and 112 apprentices, the number of employees was in line with the Bank's strategy to optimize and increase the effectiveness of bank **bjb** Human Capital management.

Tabel Rekrutmen Tahun 2022
Recruitment Table 2022

No.	Jalur Rekrutmen Way of Recruitment	Jumlah (Orang) Amount (Employee)
1.	First Entry Level	82
2.	Experience Hire	20
3.	Program Pemagangan Abdi **bjb** / Abdi **bjb** Internship Program	112
Total		**214**

Pengembangan Kompetensi

Kebijakan

bank **bjb** memiliki kebijakan di seluruh level organisasi bahwa setiap pegawai memiliki kesempatan yang setara dalam proses pengembangan karir sesuai dengan kinerja, kompetensi, pengalaman dan kriteria lainnya yang ditetapkan serta kesempatan dalam mendapatkan pembelajaran dan pelatihan. Hal ini sesuai dengan kebijakan terkait pengembangan kompetensi pegawai yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran No. 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

Competency Development

Policy

bank **bjb** has a policy at all levels of the organization that every employee has equal opportunities in the career development process according to performance, competence, experience, and other established criteria, as well as opportunities to receive learning and training. This was in accordance with the policies related to employee competency development as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 9, 2017 concerning Guidelines for Education Management. The provisions for the management of Risk Management Certification were contained in Circular Letter Number 007/SE/DIR-ET/2017 dated February 10, 2017 regarding Risk Management Certification.

Pelaksanaan Pengembangan Kompetensi — Competency Development Implementation

Tabel Pengembangan Kompetensi Berdasarkan Level Jabatan Tahun 2022
Table of Competency Development Based on Position Level in 2022

No	Level Jabatan Job Level	Jenis Pembelajaran Type of Learning	Tujuan Pembelajaran Learning Goals	Jumlah Pegawai Number of employees	Jumlah Pegawai yang telah mengikuti Pembelajaran Number of Employees who have attended the Learning	Persentase yang Telah Mengikuti Pembelajaran untuk Setiap Level Jabatan Percentage Who Have Followed Learning for Each Position Level	Persentase yang telah mengikuti pembelajaran untuk setiap jenis pembelajaran Percentage that has followed the learning for each type of learning
1	*Staff*	*In House Training* *Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	4,864	4,864	100%	100%
2	*First Line Management*	*In House Training* *Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	1,676	1,676	100%	100%
3	*Middle Management*	*In House Training* *Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	657	657	100%	100%
4	*Senior Management*	*In House Training* *Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	182	182	100%	100%
5	*Executive Management*	*In House Training* *Public Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	33	33	100%	100%
Total				**7,412**	**7,412**	**100%**	**100%**

Setiap tahun, **bjb** University melakukan evaluasi dari hasil pengembangan kompetensi yang direalisasikan. Rincian hasil evaluasi dimaksud adalah:

Evaluasi Level 1 (*Reaction*)
Evaluasi Level 1 merupakan metode evaluasi yang menilai kualitas pembelajaran yang dilaksanakan oleh para peserta. Evaluasi dilakukan oleh para peserta dengan cara mengisi sebuah kuesioner digital yang berisi pertanyaan-pertanyaan tentang opini dan kesan para peserta atas penyelenggaraan pembelajaran. Hal-hal yang dibutuhkan untuk dilakukan evaluasi, di antaranya mengenai materi pembelajaran, pengajar/trainer dan fasilitas. Evaluasi level 1 dilakukan oleh **bjb** University pada setiap pembelajaran yang diselenggarakan secara *In House Training* maupun pembelajaran secara *Public Training*. Hasil evaluasi level 1 untuk periode bulan Januari-Desember 2022 memperoleh nilai rata-rata 4,66 dari target 4,00 dengan persentase pencapaian sebesar 116,50%. Hal ini menunjukkan bahwa evaluasi level 1 dari pembelajaran memiliki kualitas yang sangat baik.

Every year, **bjb** University evaluates from the results of the competencies development realization. The details of the evaluation results are:

Evaluation Level 1 (Reaction)
Level 1 evaluation was an evaluation method assessing the quality of the learning carried out by the participants. The evaluation was carried out by the participants by filling out a digital questionnaire containing questions about the opinions and impressions of the participants on the implementation of learning. Things needed to be evaluated included learning materials, instructors / trainers and facilities. Level 1 evaluation was carried out by **bjb** University in every lesson held In House Training and Public Training. The results of the level 1 evaluation for the period January - December 2022 obtained an average value of 4.66 from the target of 4.00 with an achievement percentage of 116.50%. This shows that the level 1 evaluation of learning obtained a very good quality.

Evaluasi Level 2 (*Learning*)
Evaluasi Level 2 merupakan metode evaluasi yang menilai sejauh mana para peserta dapat memahami materi yang diberikan selama pembelajaran dalam bentuk tes online (*pre test dan post test*). **bjb** University melakukan evaluasi level 2 pada setiap pembelajaran yang diselenggarakan secara *In House Training*. Hasil evaluasi level 2 untuk periode bulan Januari-Desember 2022 memperoleh nilai rata-rata 91,26 dari target 80,00 dengan persentase pencapaian sebesar 114,08%. Hal ini menunjukkan bahwa evaluasi level 2 dari pembelajaran memiliki kualitas yang sangat baik.

Evaluasi Pembelajaran Level 3 (*Behavior*)
Evaluasi level 3 merupakan metode evaluasi yang menilai seberapa jauh perubahan yang terjadi pada para peserta pada saat kembali ke lingkungan kerjanya masing-masing setelah mengikuti pembelajaran. **bjb** University melakukan evaluasi level 3 pada pembelajaran yang sifatnya mendukung bisnis perusahaan. Pemimpin Unit Kerja bertanggung jawab untuk menilai sejauh mana perkembangan sikap serta perilaku para peserta setelah mendapatkan materi dalam pembelajaran. Evaluasi level 3 untuk periode bulan Januari-Desember 2022 memperoleh nilai rata-rata 4,52 dari target 3,90 dengan persentase pencapaian sebesar 115,90%. Hal ini menunjukkan bahwa evaluasi level 3 dari pembelajaran memiliki kualitas yang sangat baik.

Level Evaluation 2 (Learning)
Level 2 evaluation was an evaluation method assessing the extent to which participants could understand the material given during learning in the form of online tests (pre-test and post-test). **bjb** University conducted level 2 evaluations for each lesson held in House Training. The results of the level 2 evaluation for the period January - December 2022 obtained an average score of 91.26 from the target of 80.00 with an achievement percentage of 114.08%. This shows that the level 2 evaluation of learning had a very good quality.

Evaluation of Learning Level 3 (Behavior)
Level 3 evaluation was an evaluation method assessing how far the changes that occur in the participants when they returned to their respective work environments after participating in learning. **bjb** University conducted a level 3 evaluation on learning supportive to the company's business. The Work Unit Leader was responsible for assessing the extent to which the attitudes and behavior of the participants had developed after receiving the material in the lesson. Level 3 evaluation for the period January - December 2022 obtained an average score of 4.52 from the target of 3.90 with an achievement percentage of 115.90%. This shows that the level 3 evaluation of learning had a very good quality.

Evaluasi Pembelajaran insan bank bjb Tahun 2022
bank **bjb** Employee Learning Evaluation in 2022

Tipe Evaluasi Evaluation Type	Nilai Score	Target Target	Persentase Percentage
Level 1 (*Reaction*)	4.66	4.00	116.50%
Level 2 (*Learning*)	91.26	80.00	114.08%
Level 3 (*Behavior*)	4.52	3.90	115.90%

Skala / Scale L1 & L3 : 1 - 5

Skala / Scale L2 : 0 - 100

Biaya Pengembangan Kompetensi

Selama tahun 2022, bank **bjb** telah mengeluarkan biaya sebesar Rp46.382.494.366 untuk biaya pengembangan kompetensi seluruh karyawan dan jajaran manajemen bank **bjb**. Biaya pengembangan kompetensi di tahun 2022 mengalami kenaikan dari tahun 2021.

Competence Development Costs

During 2022 bank **bjb** has spent IDR46,382,494,366 for the cost of developing the competence of all employees and management of bank **bjb**. The cost of competency development in 2022 has increased from 2021.

Pengembangan Karir

Bank telah mengembangkan serangkaian program pengembangan karir untuk mempersiapkan kapabilitas pegawai dalam menghadapi tantangan di masa kini dan masa yang akan datang. Bank terus berkomitmen secara berkelanjutan untuk membangun talenta dan memastikan perencanaan suksesi dalam rangka mempersiapkan regenerasi kepemimpinan yang *agile*, kompeten dan kompetitif secara berkelanjutan.

Carrer Development

Bank has developed a series of career development programs to prepare employees' capabilities in facing current and future challenges. The Bank is continuously committed to building talent and ensuring succession planning to prepare for the regeneration of agile, competent, and competitive leadership sustainably.

Kebijakan pengembangan karir pegawai dilakukan dalam rangka meningkatkan kepuasan pegawai dalam bekerja dengan jenjang karir yang jelas. Pengembangan karir dilaksanakan tidak hanya untuk menempatkan pegawai terbaik pada jabatan yang tersedia, tetapi juga untuk mengidentifikasi potensi, dan memastikan bahwa seluruh pegawai mendapatkan kesempatan yang sama (*fair opportunity*) untuk mengembangkan karirnya.

1. *Acceleration Program*
   Merupakan program akselerasi level *assistant grade* 1, melalui kenaikan *grade* 1 tingkat dengan tujuan untuk meningkatkan motivasi para pegawai yang berkinerja baik.
2. *Information Technology & Digital Banking Development Program*
   Program pengembangan pegawai yang diperuntukan bagi pegawai internal bank **bjb** yang memiliki minat dan kemampuan di bidang *Information Technology* dan *Digital Banking* untuk mendukung strategi Transformasi Digital bank **bjb**.
3. *Account Officer Development Program* (AODP)
   Program pengembangan karir yang diperuntukkan bagi para pegawai *level assistant* di bidang bisnis yang dipersiapkan untuk mengisi jabatan-jabatan *critical* di bidang bisnis dan akan berkarir serta memiliki spesialisasi di bidang bisnis.
4. *Staff Development Program* (SDP)
   Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di level officer.
5. *Manager Development Program*
   Program pengembangan dan percepatan karir yang ditujukan bagi *talent-talent* terbaik bank **bjb** di *level First Line Management* (minimal level jabatan Officer di rentang Grade 6-9) untuk dipersiapkan menjadi calon-calon Manager yang berkualitas, untuk selanjutnya akan diberikan pendidikan dan pelatihan secara komprehensif serta lebih difokuskan pada area bisnis.
6. *Branch Manager Development Program* (BMDP)
   Program pengembangan pegawai di Level Managerial yang ditujukan bagi Manager/Pin. KCP/PinGrup melalui Pendidikan dan Pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi *Successor* Pejabat Eksekutif di Level Pemimpin Cabang.
7. *Executive Development Program*
   Program pengembangan pegawai dilevel Managerial yang dipersiapkan untuk menduduki Jabatan *Executive*.

Penilaian Kinerja

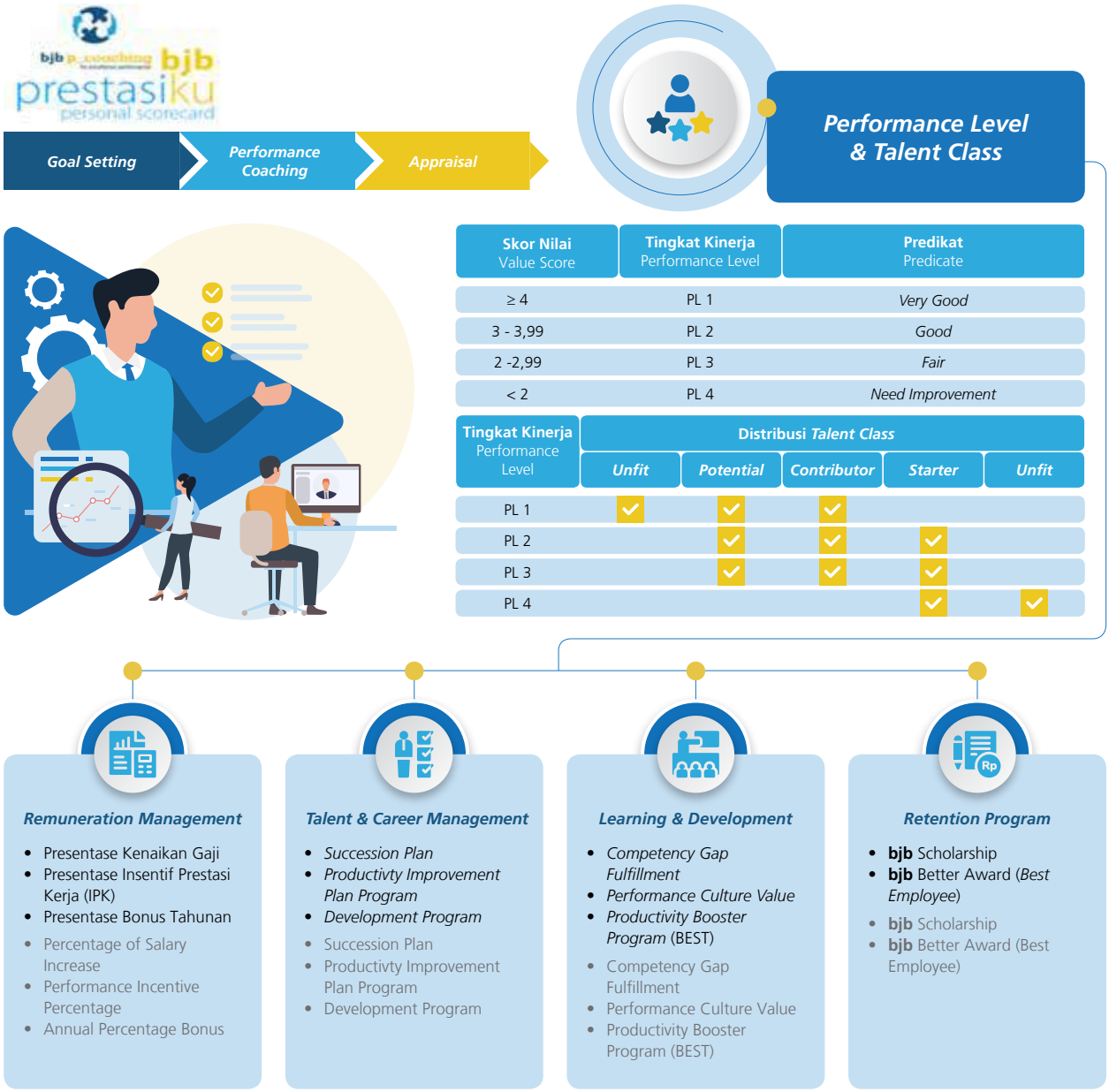
Untuk memastikan setiap pegawai dapat berkontribusi secara optimal, Bank terus meningkatkan proses manajemen kinerja secara terintegrasi baik dari standar kompetensi dan kinerja yang diperlukan, melalui peningkatan sistem penilaian kinerja pegawai berbasis digital (**bjb** prestasiku). **bjb** Prestasiku tidak hanya menjadi alat administrasi penilaian namun menjadi sistem *monitoring* dan *performance driven* pegawai sebagai data analisis sehingga dapat memberikan result berupa rekomendasi atas pengembangan pegawai selanjutnya serta menjadi parameter pencapaian bisnis.

Employee career development policies are carried out to increase employee satisfaction at work with clear career paths. Career development is carried out not only to place the best employees in available positions but also to identify potential and ensure that all employees get fair opportunities to develop their careers.

1. Acceleration Program
   It is an acceleration program for grade 1 assistant level, through grade 1 level increase with the aim of increasing the motivation of employees who perform well.
2. Information Technology & Digital Banking Development Program
   Employee development program intended for bank **bjb** internal employees who have interests and abilities in the fields of Information Technology and Digital Banking to support bank **bjb** Digital Transformation strategy.
3. Account Officer Development Program (AODP)
   A career development program intended for assistant level employees in the business field who are prepared to fill critical positions in the business field and will have a career and specialize in the business field.
4. Staff Development Program (SDP)
   A career development program that aims to prepare competent employees to fulfill positions at the officer level.
5. Manager Development Program
   Career development and acceleration program aimed at bank **bjb** best talents at the first line management level (at least officer level in the grade 6-9) range to be prepared to become qualified candidates for managers, for further comprehensive education and training more focused on the business area.
6. Branch Manager Development Program (BMDP)
   Employee development program at Managerial Level aimed at Managers/Pins. KCP/PinGroup through Education and Training which aims to increase competence and prepare employees to become Successors of Executive Officers at Branch Manager Level.
7. Executive Development Program
   Employee development program at the Managerial level who are prepared to occupy Executive Positions.

Performance Assessment

To ensure that each employee can contribute optimally, the Bank continues to improve the performance management process in an integrated manner, both in terms of the required competencies and performance standards, through improving the digital-based employee performance appraisal system (**bjb** Prestasiku). **bjb** Prestasiku is not only an administrative evaluation tool but also a monitoring and performance-driven employee system that uses data analysis so that it can provide results in the form of recommendations for further employee development as well as a parameter for business achievement.



Remunerasi

Salah satu kunci untuk memenangkan persaingan dalam menarik dan memotivasi Pegawai Terbaik (*talent war*) di industri perbankan adalah melalui sistem pengelolaan remunerasi yang baik. Remunerasi adalah salah satu aspek penting dalam mempertahankan SDM yang berkualitas. bank **bjb** berkomitmen untuk terus menerapkan kebijakan yang wajar dan kompetitif kepada pegawai berdasarkan kinerja serta mempertimbangkan risiko yang ada sebagaimana diatur oleh regulator dalam Peraturan Remunerasi Berbasis Risiko. bank **bjb** juga senantiasa melakukan evaluasi atas kebijakan remunerasi yang ada secara berkala dan menyesuaikannya dengan kebutuhan industri serta pertumbuhan kinerja Bank agar

Remuneration

One of the keys to winning the competition in attracting and motivating the best employees (talent war) in the banking industry is through a good remuneration management system. Remuneration is an important aspect of maintaining quality human resources. Bank **bjb** is committed to continuing to apply reasonable and competitive policies to employees based on performance and considering existing risks as regulated by regulators in the Risk-Based Remuneration Regulations. Bank **bjb** also regularly evaluates existing remuneration policies and adapts them to industry needs and the growth of the Bank's performance so that it has strong competitiveness, and encourages the creation

memiliki daya saing yang kuat, dan mendorong terciptanya budaya organisasi yang berperforma tinggi menggunakan kompensasi yang mempertimbangkan faktor risiko.

Untuk mengetahui posisi remunerasi bank **bjb** terhadap kondisi pasar Bank secara rutin mengikuti *Annual Salary Survey* yang dilaksanakan oleh konsultan yang independen dan kompeten. Kebijakan remunerasi bank **bjb** memperhatikan *effective best practice* di industri perbankan dan perbandingan terhadap *market*, namun dengan tetap meningkatkan *value proposition* bank **bjb**.

Digitalisasi Pembayaran Kompensasi

Perubahan Pembayaran Tunjangan & Fasilitas yang semula *manual upload equation (bulk upload)* menjadi proses transaksi langsung melalui aplikasi berbasis *digital* (*Human Capital Solution*). Bank terus berupaya dalam mensejahterakan pegawainya melalui strategi pengelolaan remunerasi yang kompetitif, saat ini Bank memberikan Total *Reward* kepada pegawainya sebagai berikut:

1. Kompensasi (Gaji, THR, Tunjangan Cuti, Bonus, Lembur dan Tunjangan Jabatan).
2. *Benefit* (Fasilitas Kesehatan, Fasilitas Jabatan, Fasilitas Kesejahteraan Jaminan Sosial & Pensiun).

Program Pensiun

Untuk meningkatkan kenyamanan bagi Pegawai selama masih aktif bekerja, Bank menyiapkan program pemberian *benefit* setelah berakhirnya hubungan kerja melalui program pensiun sebagai berikut.

1. Jaminan Hari Tua (BPJS Ketenagakerjaan).
2. Jaminan Pensiun (BPJS Ketenagakerjaan).
3. Program Pensiun manfaat pasti.
4. Program Pensiun Iuran Pasti.
5. Tunjangan Hari Tua.

of a high-performing organizational culture using compensation that takes into account risk factors.

To find out the position of bank **bjb** remuneration against market conditions, bank regularly participated in the Annual Salary Survey carried out by an independent and competent consultant. Bank **bjb** remuneration policy paid attention to effective best practices in the banking industry and comparisons to the market, but still improved bank **bjb** value proposition.

Digitalization of Compensation Payments

Changes in Payment of Allowances and Facilities which were originally manual upload equations (bulk upload) to direct transaction processes through digital-based applications (Human Capital Solution). The Bank continues to strive for the welfare of its employees through a competitive remuneration management strategy, currently, the Bank provides Total Rewards to its employees as follows:

1. Compensation (Salary, THR, Leave Allowances, Bonuses, Overtime, and Position Allowances).
2. Benefits (Health Facilities, Office Facilities, Social Security & Pension Welfare Facilities).

Retirement Program

To increase comfort for employees while they are still actively working, the Bank prepares a benefits program after the end of the employment relationship through a pension program as follows.

1. Old Age Guarantee (BPJS Ketenagakerjaan).
2. Pension Guarantee (BPJS Ketenagakerjaan).
3. Fixed Benefit Pension Program.
4. Fixed Fee Pension Program.
5. Old Age Benefit.

Kebijakan *Human Capital* bank bjb

Human Capital Policy of bank **bjb**

Ketenagakerjaan

Human Capital sebagai rekanan strategis perusahaan dengan seluruh pegawai bank **bjb** berusaha memfasilitasi baik dari penyusunan ketentuan-ketentuan hingga apa yang menjadi kebutuhan Serikat Karyawan dan dituangkan dalam perjanjian yang disepakati bersama melalui Perjanjian Kerja Bersama bank **bjb** dengan Serikat Karyawan Nomor 148/PKS/DIR-HCA/2021 tanggal 13 Desember 2021 yang

Employment

Human Capital as the company's strategic partner with all bank **bjb** employees tried to facilitate both from the preparation of the provisions to the needs of the Employees Union and set forth in a mutually agreed agreement through the bank **bjb** Collective Labor Agreement with Employee Union Number 148/PKS/DIR-HCA/2021 dated December 13, 2021 which is valid until 2023.

berlaku sampai dengan tahun 2023. Bank memberikan perlindungan masa depan kepada pegawai berdasarkan peraturan yang dikeluarkan oleh pemerintah yang di atur di dalam ketentuan internal Bank.

The Bank provides future protection to employees based on regulations issued by the government, which are regulated in the Bank's internal provisions.

Keselamatan Kerja

Bank memberikan Fasilitas pemeriksaan kesehatan secara berkala setiap tahun berupa *General Medical Check-Up* (GMCU) yang bertujuan untuk mengetahui kondisi kesehatan serta mendiagnosis dan mendeteksi dini gejala penyakit yang ditemukan dalam rangka pemeliharaan dan peningkatan taraf kesehatan Pegawai, semua itu diatur di dalam ketentuan SOP Penghasilan dan Fasilitas Kepegawaian. Dalam menjaga keamanan lingkungan Perusahaan, bank **bjb** telah menerapkan pengelolaan K3 di lingkungan kerja dimana telah dilakukannya sertifikasi peralatan K3 oleh dinas ketenagakerjaan di seluruh unit kerja Bank dan dilakukan monitoring secara berkala terkait penerapan K3 tersebut. Untuk menjaga keamanan dari kemungkinan kecelakaan kerja bank **bjb** juga telah menerapkan pola pengamanan yang dilakukan di lingkungan kantor pusat, diantaranya:

a. Menerapkan penjagaan internal seperti ruang kerja (*gate access door*) di setiap pintu masuk ruang kerja, *gate barrier* di *lobby* (kantor pusat) sehingga pihak yang tidak berkepentingan yang hendak masuk ke *inner cycle* **bjb** perlu melewati *port* ijin (baik itu satpam/sekretaris).
b. Menerapkan penggunaan kartu visitor guna antisipasi dan *profiling* dari pihak tamu (tukar *id card* dengan kartu visitor).
c. Menerapkan pengamanan di area parking berupa implementasi *gate automatic parking*.

Occupational Safety

The Bank provides health check facilities regularly every year in the form of General Medical Check-Up (GMCU), which aims to determine health conditions as well as diagnose and detect early symptoms of diseases found in the context of maintaining and improving employee health levels, all of which are regulated in the provisions of the Income SOP and Staffing Facilities. In maintaining the safety of the Company's environment, bank **bjb** has implemented K3 management in the work environment where the human resources office has carried out K3 equipment certification in all Bank work units and Periodic monitoring is carried out regarding the implementation of K3. To maintain security from possible work accidents, bank **bjb** has implemented a security pattern carried out in the head office environment, including:

a. Implement internal safeguards such as workspaces (gate access doors) at every workspace entrance gate barrier in the lobby (Head Office) so that unauthorized parties who want to enter the **bjb** inner cycle need to pass through the permitted port (both security guards/secretaries).
b. Implement visitor cards for anticipation and profiling from the guests (exchange ID cards with visitor cards).
c. Implement security in the parking area in the form of gate automatic parking.

Biaya Pengelolaan Pegawai
Employee Management Costs

Berikut disampaikan Realisasi Biaya Tenaga Kerja (BTK) Tahun 2022:

The following is the Realization of Labor Costs (BTK) in 2022:

Tabel Realisasi Biaya Tenaga Kerja (BTK) Tahun 2021
Table of Labor Costs (BTK) Realization in 2022

(dalam jutaan Rupiah / in millions IDR)

Beban Gaji dan Upah Salary and Wages Expense	**Realisasi Tahun 2021** 2021 Realization	**Realisasi Tahun 2022** 2022 Realization
Jumlah BTK – Gaji / Total BTK - Salary	825,478	876,733
Jumlah BTK – PPh21 / Total BTK - PPh21	189,254	301,075
Jumlah BTK – Program Jaminan Hari Tua / Total BTK - Old Age Security Program	155,041	163,120
Sub Total Beban Fasilitas / Sub Total Facility Expenses	1,512,383	1,591,507
Total	**2,682,156**	**2,932,435**

Reward and Punishment

Reward and Punishment

Reward

bjb Better Award

Program **bjb** Better Award secara konsisten dilaksanakan setiap tahun sebagai bentuk *Reward & Recognition* yang seimbang dan berkelanjutan serta sebagai bentuk apresiasi manajemen kepada pegawai yang berprestasi dan memberikan kontribusi terbaik bagi pencapaian target kinerja bank **bjb**. Penghargaan apresiasi diberikan dengan memperhatikan perilaku dan prestasi yang telah ditunjukkan Pegawai dan Unit Kerja dalam mendukung pencapaian Kinerja Bank. **bjb** Better Award bertujuan untuk meningkatkan *engagement* pegawai serta menunjukkan bahwa pegawai adalah bagian penting dari organisasi.

Dalam acara **bjb** Better Award terdapat beberapa kategori pemenang, yaitu *the best employee, service excellent award* dan *innovation* yang terangkum dalam **bjb** *better award* dengan penjelasan sebagai berikut:

a. *The Best Employee*
   Program apresiasi pegawai yang memiliki kinerja terbaik dan berhasil menjadi *role model* dan *change agent* dalam implementasi budaya GO SPIRIT.
b. *Service Excellence Award*
   Program apresiasi *frontliner*, *officer* operasional, dan unit kerja dengan kinerja terbaik dalam memberikan *service excellence* sesuai standar layanan.
c. *Innovation*
   Program apresiasi kepada pegawai yang memiliki ide dan implementasi terbaik/kreatif dalam membawa perubahan kepada organisasi menjadi lebih baik.

bjb Scholarship

bjb Scholarship merupakan salah satu program *recognition* berupa pemberian beasiswa pendidikan di perguruan tinggi terkemuka kepada pegawai yang secara konsisten telah menunjukkan kinerja terbaiknya serta bagian dari program pengembangan pegawai dalam menciptakan *talent great leader* bank **bjb** yang kompeten sesuai dengan tuntutan perkembangan bisnis di masa depan. Jumlah peserta program **bjb** Scholarship tahun 2022 terdiri dari:

1. Program Beasiswa S2 sebanyak 6 (enam) pegawai.
2. Program Beasiswa S1 sebanyak 12 (dua belas) pegawai

Reward

bjb Better Award

The **bjb** Better Award program is consistently implemented every year as a balanced and sustainable form of Reward and Recognition as well as a form of management appreciation for employees who excel and make the best contribution to achieving bank **bjb** performance targets. Appreciation awards were given with due regard to the behavior and achievements shown by employees and work units in supporting the achievements of bank performance. **bjb** Better Award aimed to increase employee/work unit engagement and demonstrated that employees were an important part of the organization

In the **bjb** Better Award event there are several categories of winners, namely the best employee, service excellent award and innovation which are summarized in the **bjb** better award with the following explanation:

a. The Best Employee
   Employee appreciation program that has the best performance and succeeded in becoming a role model and change agent in implementing the GO SPIRIT culture.
b. Service Excellence Award
   Frontliner appreciation program, operational officers, and work units with the best performance in providing service excellence according to service standards.
c. Innovation
   An appreciation program for employees who have the best and creative ideas and implementation in bringing change to the organization for the better.

bjb Scholarship

bjb Scholarship was one of the recognition programs in the form of providing educational scholarships at leading universities to employees who consistently showed their best performance as well as part of the employee development program in creating competent great talent leaders of bank **bjb** in accordance with the demands of future business development. The number of participants for the 2022 **bjb** Scholarship program consisted of:

1. Masters Scholarship Program for 6 (six) employees
2. Undergraduate Scholarship Program for 12 (twelve) employees



Insentif-Insentif

1. Insentif Prestasi Kerja (IPK) adalah insentif yang diberikan oleh Bank kepada Pegawai dalam bentuk uang sebagai penghargaan berbasis kompetensi dan kinerja untuk memberikan motivasi agar Pegawai mencapai target dan komitmen yang telah ditetapkan.
2. Bonus Tahunan adalah laba bersih Bank yang disisihkan dan dibagikan kepada Pegawai sebagai bentuk penghargaan atas kinerja yang telah dilakukan selama setahun.

Incentives

1. Work Performance Incentives (GPA) are incentives given by the Bank to employees in the form of money as competency and performance-based rewards to motivate employees to achieve the targets and commitments that have been set.
2. Annual Bonus is the Bank's net profit which is set aside and distributed to employees as a form of appreciation for the performance that has been done for a year.

Punishment

Bank telah menyusun kebijakan tentang *punishment* yang mengatur secara komprehensif tentang kewajiban dan larangan pegawai, jenis sanksi kepegawaian, tata cara pengenaan sanksi kepegawaian dan hal-hal lainnya terkait penegakan disiplin pegawai, termasuk ketentuan pengenaan sanksi kepegawaian. Kebijakan *punishment* sebagai pemenuhan tata kelola Bank yang terencana dengan tujuan untuk:

1. Mengamankan kepentingan Bank
   Pegawai yang tidak menerapkan disiplin Pegawai akan dihadapkan dengan Sanksi Kepegawaian sebagai upaya korektif untuk mencegah timbulnya kembali peristiwa serupa yang dapat mengganggu kepentingan Bank.
2. Menegakkan tata tertib dan disiplin Pegawai di lingkungan Bank
   Pegawai harus menegakkan disiplin Pegawai yang telah ditetapkan agar terciptanya penerapan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*) serta menjamin tertib usaha Bank yang sehat, efektif dan efisien.
3. Pembinaan Pegawai
   Sanksi Kepegawaian yang diberikan kepada Pegawai merupakan unsur pembinaan yang berfungsi sebagai tindakan represif dan preventif terjadinya tindakan pelanggaran lainnya.

Punishment

Bank has developed a policy on the punishment that comprehensively regulates employee obligations and prohibitions, types of employment sanctions, procedures for imposing employment sanctions, and other matters related to enforcing employee discipline, including provisions for imposing employment sanctions. Punishment policy as part of planned bank governance with the goal of:

1. Securing the interests of the Bank
   Employees who do not apply Employee discipline will get Staffing Sanctions as a corrective effort to prevent similar incidents that could interfere with the interests of the Bank.
2. Upholding the employee order and discipline within the Bank
   Employees must uphold the discipline of employees that have been determined in order to create the application of the principles of good corporate governance (Good Corporate Governance) and ensure orderly business that is healthy, effective and efficient.
3. Employee Development
   Staffing sanctions given to employees are an element of guidance that serves as a preventive measure for repetition of violations.

Pemberian Sanksi Karyawan

Employee Sanctions

Pemberian sanksi telah dilaksanakan berdasarkan Standar Operasional Prosedur (SOP) Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021.

The sanctions have been implemented based on the Employee Discipline Standard Operational Procedur (SOP) No. 0539/SK/DIR-HC/2021 which was stipulated on July 30, 2021.

Tabel Data Sanksi Karyawan Tahun 2022
Table of Employee Sanctions Data for 2022

Sanksi yang telah diputus oleh Divisi Human Capital sebagai Tindak Lanjut atas Pengaduan Pelanggaran dari SKAI Sanctions that have been decided by the Human Capital Division as a Follow-up to Complaints of Violations from Internal Audit Unit				
Tahun Year	**Jenis Sanksi** Type of Sanction			
	Ringan Light	**Berat** Heavy	**Sedang** Medium	**Jumlah** Total
2022	74	18	29	121

Program *Human Capital* Selama Tahun 2022

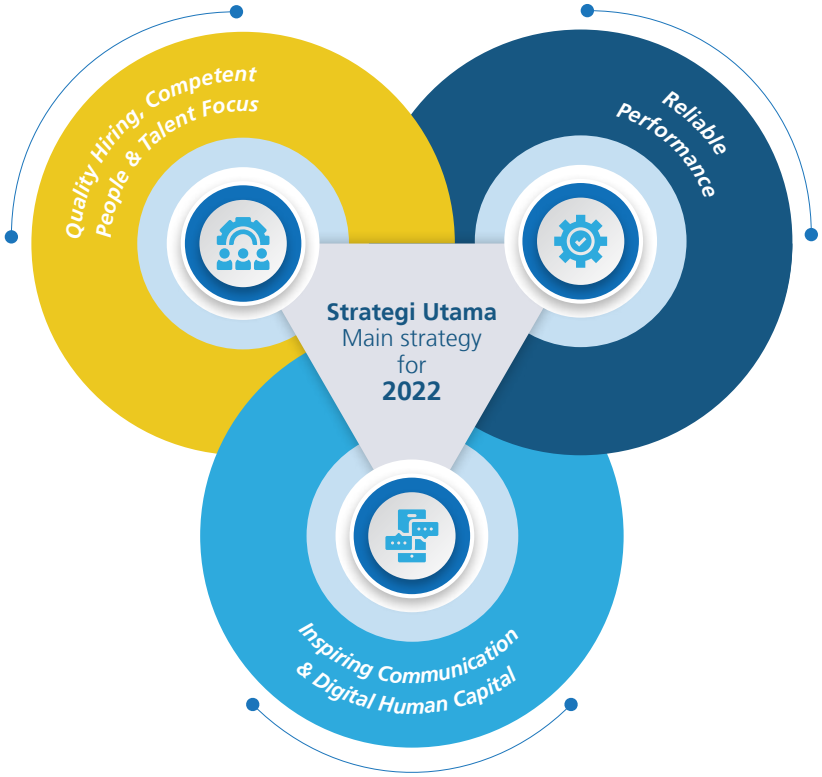
Human Capital Program During 2022

Program Strategis *Human Capital*

Dalam menunjang keberhasilan Bank dalam mencapai kinerja terbaik, Divisi Human Capital telah melaksanakan sejumlah program strategis pada tahun 2022 secara berkelanjutan sesuai *Human Capital Strategic Plan* yaitu *Upright Pillars* yang terdiri dari *Talent Focus, Career Journey, Encouraging Reward* dan HC Data Driven. Dalam melaksanakan program *strategic* Tahun 2022, Divisi Human Capital berfokus pada Strategi Utama yaitu *Quality Hiring Competent People & Talent Focus, Reliable Performance, Inspiring Communication & Digital Human Capital.*

Human Capital Strategic Program

In supporting the Bank's success in achieving the best performance, the Human Capital Division has implemented several strategic programs in 2022 in a sustainable manner according to the Human Capital Strategic Plan, namely the Upright Pillars consisting of Talent Focus, Career Journey, Encouraging Reward, and HC Data Driven. In implementing the 2022 strategic program, the Human Capital Division focuses on the Main Strategy, namely Quality Hiring Competent People & Talent Focus, Reliable Performance, Inspiring Communication, and Digital Human Capital.



Divisi Human Capital telah mengimplementasikan beberapa program *strategic* pada tahun 2022 yaitu;

a. *Strategic Workforce Planning.*
b. *Strengthening Career Management.*
c. *Talent Management Standardization.*
d. *Reward Management Review.*
e. *Performance Management System Review.*
f. *Consequence Management Implementation.*
g. *Human Capital Function Decentralization.*
h. *Competency Assessment Standardization.*
i. *Employee Service Automation Assistance.*

The Human Capital Division has implemented several strategic programs in 2022, namely.

a. Strategic Workforce Planning.
b. Strengthening Career Management.
c. Talent Management Standardization.
d. Reward Management Review.
e. Performance Management System Review.
f. Consequence Management Implementation.
g. Human Capital Function Decentralization.
h. Competency Assessment Standardization.
i. Employee Service Automation Assistance.

j. *Enhancement Reward & Recognition Program.*
k. *Communication & Engagement Campaign.*

Pelaksanaan program-program strategis tersebut selaras dengan HCSP dan *Corporate Plan* menjadi bagian dalam mendukung peningkatan kinerja sebagaimana telah ditetapkan dalam visi misi Bank.

Program Pengembangan Insan bank bjb

Selama Tahun 2022 *Human Capital* telah mengimplementasikan beberapa program pengembangan pegawai antara lain:

1. *Potential & Competency Assessment*
   Pelaksanaan identifikasi program *talent management* dan *succession plan* sebagai landasan dalam proses rotasi, mutasi dan promosi pegawai yang terdiri pelaksanaan *program Assessment Successor Mapping, Assessment Specialist Program, Assessment Development Program* dan *Technical Skill Assessment* termasuk dalam hal mempersiapkan kandidat calon pengurus di anak perusahaan.
2. Program Pengembangan Pegawai
   a. *Executive Development Program*
   b. *Brand Manager Development Program*
   c. *Manager Development Program*
   d. *Staf Development Program*
   e. *Akselerasi Grade*
   f. *Internal Job Posting*

   Dalam pelaksanaannya, Divisi Human Capital bekerjasama dengan Konsultan Psikolog/*Assessment Center* Eksternal dengan tetap memperhatikan efektivitas biaya serta menjaga objektivitas dalam pelaksanaan identifikasi potensi dan kompetensi pegawai.

j. Enhancement Reward & Recognition Program.
k. Communication & Engagement Campaign.

The implementation of these strategic programs is aligned with the HCSP and Corporate Plan to be part of supporting performance improvement as stipulated in the Bank's vision and mission.

Development of bank bjb Personnel

During 2022 the Company has implemented several employee development programs, including:

1. Potential & Competency Assessment
   Implementation of the identification of talent management programs and succession plans as the basis for the process of employee rotation, transfer, and promotion consisting of the Assessment Successor Mapping program, Assessment Specialist Program, Assessment Development Program, and Technical Skill Assessment including in terms of preparing candidates for management candidates in subsidiaries.
2. Employee Development Program
   a. Executive Development Program
   b. Brand Manager Development Program
   c. Manager Development Program
   d. Staf Development Program
   e. Akselerasi Grade
   f. Internal Job Posting

   In its implementation, the Company cooperates with an External Psychologist/Assessment Center Consultant while still paying attention to cost effectiveness and maintaining objectivity in the implementation of employee potential and competency identification.





3. *Competency & Capabilities Enrichment Program*
   Dalam mengembangkan potensi dan kapabilitas pegawainya, Divisi Human Capital berkolaborasi dengan **bjb** University menyusun program akselerasi melalui *Online* dan *Offline Class*,

3. Competency & Capabilities Enrichment Program
   In developing employee potential and capabilities, the Human Capital Division collaborates with **bjb** University to develop acceleration programs through Online and Offline Classes, as

serta optimalisasi penggunaan *E-Learning* **bjb** University (ELBU) sebagai media pembelajaran *online* dan program-program edukasi lainnya seperti Program Pemberian Beasiswa **bjb** *Scholarship* Pendidikan bagi Pegawai Berprestasi dan *Passion* Tinggi.

4. **bjb** *MyFirstStep Development*
   Program pembekalan bagi pegawai baru yang bersifat komprehensif mendukung adaptasi dan interaksi, serta bekerja dengan baik, melalui sistem yang mengakomodir mulai dari proses registrasi sampai dengan pelaksanaan setiap aktivitas, *review*, persetujuan dan monitoring secara terintegrasi.

well as optimizing the use of **bjb** University E-Learning (ELBU) as online learning media and other educational programs such as the **bjb** Scholarship Program Education for High Achievement and Passion Employees.

4. **bjb** *MyFirstStep Development*
   A comprehensive debriefing program for new employees that supports adaptation and interaction, and works well, through a system that accommodates from the registration process to the implementation of each activity, review, approval and integrated monitoring.

bjb MyFirstStep
for your great experience

Tahapan Program **bjb** *Myfirststep*

a. *Pra Accomodating - Accomodating*
   Proses untuk melengkapi *New Comers* dengan sarana kerja, atribut dan aturan-aturan/informasi yang dibutuhkan oleh pegawai ketika melaksanakan tugasnya.
b. *Assimilating*
   Proses untuk membantu *New Comers* agar mampu beradaptasi dengan pegawai lainnya dalam lingkungan kerjanya.
c. *Accelerating*
   Proses untuk membantu *New Comers* agar mereka dapat menghasilkan kinerja baik dalam waktu yang cepat.

Stages of the **bjb** MyFirstStep Program

a. Pra Accomodating - Accomodating
   The process for equipping New Comers with work facilities, attributes and rules/information needed by employees when carrying out their duties.
b. Assimilating
   Process to help Newcomers adapt to other employees in their work environment.
c. Accelerating
   Process to help Newcomers so that they can produce good performance in a fast time.

Program Perusahaan kepada Karyawan

Engagement Program – Timeless Engagement & Legacy Award

Program Apresiasi bagi pegawai dapat meningkatkan daya tarik perusahaan dan meningkatkan ikatan antara pegawai dengan perusahaan. Selain itu, hal ini dilaksanakan untuk membangun ikatan yang baik antara pegawai dan perusahaan sampai dengan masa purna bakti untuk mewujudkan suatu rasa keterikatan dan kebanggaan. Sebagai bentuk penghargaan bank **bjb** atas pengabdian, loyalitas, dan dedikasi para pegawainya, diperlukan

Company Programs For Employees

Engagement Program – Timeless Engagement & Legacy Award

Appreciation programs for employees can increase the attractiveness of the company and increase the bond between employees and the company. In addition, this is carried out to build a good bond between employees and the company until retirement to create a sense of attachment and pride. As a form of bank **bjb** appreciation for the dedication, loyalty, and dedication of its employees, appreciation is needed for bank **bjb** employees

apresiasi bagi pegawai bank **bjb** yang telah memasuki masa purna bakti dan pegawai yang telah mencapai periode masa kerja 15, 25, dan 30 tahun.

who have entered retirement and for employees who have reached service periods of 15, 25, and 30 years.

Reward Program – Maskot Media Komunikasi Internal Pegawai

Budaya perusahaan merupakan fondasi penting bagi perusahaan untuk mendukung pencapaian visi dan misi perusahaan. Oleh karena itu, transformasi budaya perusahaan yang dilakukan secara berkelanjutan harus terinternalisasi kepada seluruh pegawai bank **bjb**. Transformasi budaya perusahaan harus dikomunikasikan secara efektif dan efisien guna mendukung pencapaian kinerja terbaik melalui maskot media komunikasi internal pegawai yaitu Dina dan Rivan. Maskot tersebut diimplementasikan sebagai media untuk membantu meningkatkan pengetahuan, edukasi kepada pegawai tentang informasi ketentuan internal, berita terbaru mengani bank **bjb**, atau informasi lainnya baik *financial, economic, innovation, healthy, technology, leadership* dan *lifestyle*.

Reward Program – Employee Internal Communication Media Mascot

Corporate culture is an important foundation for the company to support the achievement of its vision and mission. Therefore, the corporate culture transformation that is carried out on an ongoing basis must be internalized by all Bank **bjb** employees. Corporate culture transformation must be communicated effectively and efficiently to support the achievement of the best performance through internal employee communication media mascots, namely Dina and Rivan. The mascot is used as a tool to help increase knowledge and educate employees about internal regulations, the latest news about bank **bjb**, or other financial, economic, innovation, healthy technology, leadership, and lifestyle information.

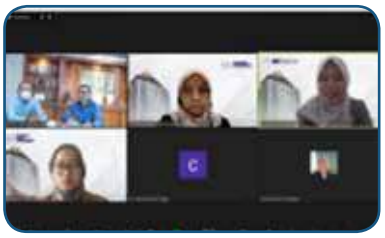


Survey Organization Culture Health Index (OCHI) dan *Employee Engagement Survey* (EES)

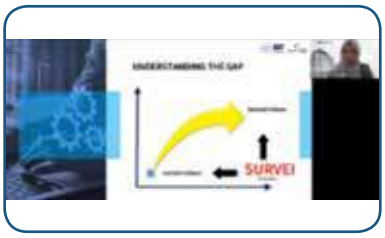
Survei tingkat kesehatan budaya perusahaan dan *employee engagement*, merupakan survei yang dilakukan oleh seluruh *great people* **bjb** baik terhadap pekerjaannya maupun terhadap perusahaan dengan tujuan untuk memberikan gambaran mengenai kondisi kesehatan budaya perusahaan dan keterikatan pegawai secara menyeluruh. Survei dimaksud perlu dilakukan secara berkelanjutan untuk memberikan bahan masukan maupun rekomendasi perbaikan yang tepat dalam pengambilan keputusan bagi Manajemen khususnya terkait dengan pengelolaan kepegawaian di masa mendatang.

Survey of Organization Culture Health Index (OCHI) and Employee Engagement Survey (EES)

The survey on the soundness level of corporate culture and employee engagement is a survey conducted by all great people at **bjb**, both for their work and for the company, intending to provide an overall picture of the company's culture and employee engagement. The said survey needs to be carried out on an ongoing basis to provide appropriate input and recommendations for improvement in decision-making for Management, particularly concerning future staffing management.









Agenda pembahasan teknis pengukuran budaya perusahaan dan *employee engagement* tahun 2022

Agenda for technical discussion on measuring corporate culture and employee engagement in 2022

- Desember / December 2022 -



Unit Penunjang Layanan *Human Capital*

Human Capital Services Supporting Unit

Untuk mendukung akselerasi layanan dan informasi kepegawaian yang semakin kompleks, maka budaya inovasi dan *digital mindset* menjadi hal penting dalam pengelolaan *human capital*. Untuk itu, bank **bjb** memberikan produk-produk digital HC sebagai penunjang Layanan Human Capital sebagai berikut.

To support the acceleration of increasingly complex staffing services and information, a culture of innovation and a digital mindset is important in managing human capital. As a result, Bank **bjb** offers the following HC digital products to support Human Capital Services:

HC Cares

HC Cares dibentuk sebagai wadah berdiskusi dan *sharing*, penyampaian saran atau masukan, ide kreatif dan inovasi, serta tempat konsultasi yang saat ini telah memiliki beberapa media dan layanan sebagai berikut:

1. Media HC Cares yaitu HC Cares hotline, HC Cares mail serta HC Cares Walk In (HC Cares Lounge & Private Room, menara bank **bjb**, Jln. Naripan 12-14 Bandung), dan HC Cares Chat Helpdesk.
2. Layanan HC Cares yaitu layanan *Coaching and Counseling, Complaint and Suggestions, Facilities* dan *Ask and Answer*, HC *Cares Helpdesk*.

HC Cares was established as a forum for discussion and sharing, submitting suggestions or input, creative ideas and innovations, as well as the right place for consultation which currently maintains several media and services as follows:

1. HC Cares Media are HC Cares hotline, HC Cares mail and HC Cares Walk In (HC Cares Lounge and Private Room, bank **bjb** tower, Jalan Naripan 12-14 Bandung), dan HC Cares Chat Helpdesk.
2. HC Cares services consist of Coaching and Counselling services, Complaint and Suggestions, Facilities and Ask and Answer.

bjb Health+

bjb Health+ merupakan layanan fasilitas kesehatan bagi pegawai dan keluarga pegawai. Tahun 2022, bank **bjb** bekerjasama dengan Yayasan Kesejahteraan Pegawai bank **bjb** dalam memberikan layanan pengobatan ke rekanan rumah sakit, jaminan sosial kesehatan kerja dan bantuan kesehatan khusus sesuai syarat dan ketentuan berlaku.

bjb Health+ is a health facility service for employees and employees' families. In 2022 bank **bjb** collaborated with the bank **bjb** Employee Welfare Foundation in providing medical services to hospital partners, occupational health social security and special health assistance in accordance with applicable terms and conditions.

bjb Club

Wadah pegawai untuk menyalurkan minat dan bakat pegawai di bidang olahraga, seni budaya dan hobi agar lebih terorganisir, tertib, dan terarah untuk dikelola dengan baik yang terdiri dari berbagi jenis kegiatan.

It becomes a place for employees to channel their interests and talents in sports, arts and culture and hobbies to be more organized and wellmanaged consisting of various types of activities.

Human Capitasl Solution (HCS)

HC Solution didesain untuk memudahkan Pegawai dalam melakukan *Self-Service* dalam layanan kepegawaian yang secara otomatis terhubung dengan pusat layanan *Human Capital* dan mendukung perusahaan dalam pengambilan keputusan manajemen yang tepat dan sebagai media pengelolaan fungsi *Human Capital*. Pengembangan HCS antara lain:

1. *Engagement Survey*.
2. Integrated Data dengan Aplikasi Internal lainnya.
3. Sentralisasi Pembayaran Kompensasi *Benefit* Pegawai.
4. Modul Flexy Work.
5. My Activity.
6. **bjb** HC News.

HC Solution is designed to make it easier for Employees to perform Self-Service in personnel services that are automatically connected to the Human Capital service center and support companies in making the right management decisions and as a medium for managing the Human Capital function. The development of HCS as follows:

1. Engagement Survey.
2. Integrated Data with other Internal Applications.
3. Centralized Employee Benefit Compensation Payment.
4. Modul Flexy Work.
5. My Activity.
6. **bjb** HC News.

HCS Mobile



HCS Mobile merupakan system layanan informasi kepegawaian berbasis aplikasi. HCS Mobile dikembangkan sebagai media informasi dan komunikasi Internal bank **bjb** untuk memudahkan pegawai memperoleh berbagai informasi seputar kepegawaian.

HCS Mobile became an application-based personnel information service system. HCS Mobile was developed as an internal information and communication media for bank **bjb** to make it easier for employees to obtain various information about employment.

HCS Kehadiranku

HCS Kehadiranku sebagai suatu inovasi layanan kepegawaian alternatif absensi kehadiran pegawai yang semula menggunakan alat *fingerprint* yang rawan dengan penyebaran COVID-19 menjadi *touchless* dan personal melalui aplikasi *smartphone* yang terintegrasi ke HCS Mobile dan menggunakan Geo Tag.

HCS Kehadiranku became an alternative employee attendance service innovation that originally used a fingerprint device that was prone to the spread of COVID-19 to be touchless and personal through a smartphone application integrated into HCS Mobile and uses Geo Tag.

HC Cares Chat Help Desk



HC Cares Chat Help Desk merupakan media komunikasi internal pegawai berupa aplikasi WhatsApp yang terhubung kepada seluruh pegawai yang bersifat aktif untuk menyampaikan informasi mengenai kepegawaian maupun media sharing dan diskusi (*chat*) antara pegawai dan Divisi Human Capital.

The HC Cares Chat Help Desk is an internal employee communication medium in the form of the WhatsApp application which is connected to all active employees to convey information regarding employment as well as media sharing and discussion (chat) between employees and the Human Capital Division.

Instagram bjb_Greatpeople

Instagram **bjb**_Greatpeople merupakan media komunikasi internal pegawai berupa aplikasi Instagram yang terhubung kepada seluruh pegawai yang bersifat aktif untuk menyampaikan informasi mengenai kepegawaian dan merupakan media sharing/diskusi (*chat*) antara pegawai dan Divisi Human Capital.

Instagram bjb_Greatpeople is an internal employee communication medium in the form of an Instagram application that is connected to all employees who are active in conveying employment information and is a media sharing/discussion (chat) between employees and the Human Capital Division.

HC Cares Menyapa

HC Cares Menyapa merupakan media komunikasi internal pegawai yang bertujuan untuk saling berkomunikasi, berdiskusi dan *sharing* mengenai kepegawaian ataupun *personality* pegawai yang dikemas menarik dan informal sehingga pegawai dapat memiliki semangat dan motivasi untuk bekerja secara lebih efektif, efisien dan produktif.

HC Cares Menyapa is an internal employee communication medium that aims to communicate with each other, discuss, and share about staffing or employee personality, which is packaged attractively and informally so that employees can have enthusiasm and motivation to work more effectively, efficiently, and productively.

bjb News

bjb News merupakan platform yang disediakan di dalam *mobile apps* HCS Mobile sebagai media informasi dan komunikasi berita, aktivitas, kegiatan di lingkungan bank **bjb** seperti berita inovasi, info-info menarik seputar bank **bjb**, artikel inspiratif dan lain-lainnya.

bjb News is a platform provided in the HCS Mobile mobile app as a medium for information and communication of news, activities, activities within bank **bjb** such as innovation news, interesting info about bank **bjb**, inspirational articles and others.

Tim Gugus Tugas dan Tim Gercep COVID-19

Merupakan sebuah gugus tugas yang dibentuk manajemen bank **bjb** untuk mengkoordinasikan unit kerja dalam upaya mencegah dan menanggulangi dampak penyakit corona agar kegiatan usaha bank tetap dapat beroperasi secara optimal di tengah wabah pandemi.

It is a task force formed by bank **bjb** management to coordinate work units in an effort to prevent and overcome the impact of the corona disease so that bank business activities could continue to operate optimally in the midst of a pandemic outbreak.

bjb HC Solutions

bjb HC Solutions

Tantangan *Human Capital Management* saat ini menuntut Bank untuk melakukan adaptasi teknologi dalam melakukan pengelolaan Sumber Daya Manusia. Dalam melaksanakan strateginya, Divisi Human Capital telah bertransformasi dalam pengelolaan *Human Capital* yang semula secara Konvensional menjadi pengelolaan *Human Capital* berbasis Digital, hal tersebut merupakan jawaban atas tantangan Bank dalam menghadapi era *Digital* saat ini.

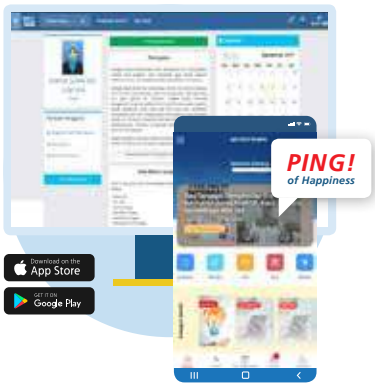
The challenge of Human Capital Management currently requires the Bank to adapt technology to manage Human Resources. In carrying out its strategy, the Human Capital Division has transformed Human Capital Management, which was originally conventional, into Digital-based Human Capital management. This is the answer to the Bank's challenges in facing the current Digital era.

bjbHC SOLUTIONS

HC **Operation & Services** System

HC Solution didesain untuk memudahkan Pegawai dalam melakukan *Self-Service* dalam layanan kepegawaian yang secara otomatis terhubung degan pusat layanan *Human Capital*

HC Solution is designed to make it easy Employees in conducting Self-Service in staffing services that are in a way automatically connected with the service center Human Capital



HC **Strategic** System

HC Solution didesain untuk mendukung pengambilan keputusan manajemen yang tepat dan sebagai media pengelolaan fungsi *Human Capital*

HC Solution is designed to support management decision making appropriate and as a medium of management Human Capital function

Business Action

Perjalanan Dinas Business trip New Orders	**Resign** Resign New Request
Cuti Leave New Request	**Lembur** Overtime New Request
Izin Izin New Request	bjb health+
Diklat Training New Orders	

bjbHC SOLUTIONS Kehadiranku

APOLO OJK

COVID-19 Report & Vaccine

Compensation & Benefit Transaction Module

HC **Information & Communications** System

HC Solution didesain sebagai media informasi dan komunikasi internal pegawai yang bersifat *personal* dan *customize*

HC Solution is designed as a medium internal information and communication personal employees and customize

bjbHC NEWS

*My**Survey***

*My**Activity***

Chat Helpdesk

HC Cares Menyapa

bjb p_coaching for excellence performance

Click

bjb prestasiku personal scorecard

Click

bjb komitmenku

E-Recruitment

Click

bjbMyFirstStep

e-learning bjb university

HC Analytics & Reporting

Internalisasi Budaya
Culture Internalization

Sosialisasi, Penerapan, dan Penegakan *Corporate Culture*

bank **bjb** berkomitmen untuk terus menjalankan program internalisasi budaya perusahaan secara berkelanjutan. Selama tahun 2022 Bank telah melakukan sosialisasi melalui *awareness session* mengenai program budaya perusahaan antara lain:

1. Program bjb Trust Cross Collaboration 3C

Socialization, Implementation, and Enforcement of Corporate Culture

bank **bjb** is committed to continuing to carry out the corporate culture internalization program in a sustainable manner. During 2022, the Bank has conducted socialization through awareness sessions regarding corporate culture programs, including:

1. bjb Trust Cross Collaboration 3C Program

Program budaya yang memberikan pemahaman kepada pegawai agar mampu bekerja dengan penuh kepedulian, saling membantu dan saling berbagi dilandasi oleh komitmen yang kuat dalam mencapai visi misi perusahaan melalui kerjasama dan bersinergi antar individu dan unit kerja, serta menghindari perilaku silo untuk menciptakan nilai tambah bagi perusahaan. Program tersebut terdiri dari 3 (tiga) Perilaku yaitu:

a. *Care*
   Memiliki kepedulian terhadap sesama pegawai, kemajuan organisasi, dan keharmonisan lingkungan kerja dengan melakukan perilaku saling berbagi dan saling membantu untuk mencapai target kinerja bersama.
b. *Connected*
   Memiliki komitmen bersama mencapai visi misi perusahaan dengan soliditas semangat GO SPIRIT untuk memberikan nilai tambah bagi perusahaan.
c. *Commitment*
   Memiliki keterikatan kuat antar individu dan unit kerja untuk bekerjasama, bersinergi, dan menghindari perilaku silo dalam mencapai kinerja terbaik.

A cultural program that teaches employees how to work with care, help, and share, based on a strong commitment to achieving the company's vision and mission through cooperation and synergy between individuals and work units, as well as avoiding siloed behavior or mentality, to create added value for the company. The program consists of three behaviors, namely:

a. Care
   Care about other coworkers, the organization's progress, and a peaceful environment at work by sharing and helping each other reach shared performance goals.
b. Connected
   Have a shared commitment to achieving the company's vision and mission with the solidity of the GO SPIRIT to provide added value to the company.
c. Commitment
   Have a strong attachment between individuals and work units to work together, synergize, and avoid silo behavior in achieving the best performance.

Beberapa program perusahaan dalam nilai bjb Trust.

Several company programs reflect the values of bjb Trust.

Culture Implementation Program Tahun 2022
Culture Implementation Program for 2022

Program Budaya Perusahaan GO SPIRIT
GO SPIRIT Cultural Enterprise Program

Thematic Program :
bjb Trust - Cross Collaboration



Customize Program

- *Cost Efficiency Program*
- *Millenial Program*
- *Healthy Lifestyle Program*
- *Employee Recognition Program*
- *Employee Communication Program*

Internalisasi Budaya Perusahaan
Internalization of Corporate Culture

***Launching* Program Budaya**
Corporate Culture Launching




Edukasi & *Sharing*
Education & Sharing




Campaign Forum & Podcast







2. Program Penguatan Tim Internalisasi Budaya Perusahaan (TIB)

a. Pelaksanaan *review* dan *update* Tim Internalisasi Budaya Perusahaan di setiap unit kerja.
b. Program *Change Agent Activation* untuk mengesankan dan memberikan *awareness* terhadap pentingnya Budaya Perusahaan untuk mendongkrak kinerja perusahaan.

2. Corporate Culture Internalization Team Strengthening Program (TIB)

a. Implementation of the Review and Update of the Corporate Culture Internalization Team in each work unit.
b. Changing Agent Activation Program to impress and raise awareness of the importance of Corporate Culture to boost company performance.



c. *Refreshment Change Agent* yaitu program untuk meningkatkan pemahaman mengenai *culture* dan bagaimana cara mengimplementasikan program-program budaya perusahaan yang efektif di masing-masing unit kerja secara virtual dengan Tim Professional di bidang *Culture*.

c. Refreshment Change Agent becomes a program to increase understanding of culture and how to implement effective corporate culture programs in each work unit virtually with a Professional Team in the field of Culture.

d. Penguatan Tim Internalisasi Budaya melalui program 5:1 dimana setiap 5 (lima) populasi pegawai memiliki 1 (satu) *Change Agent*. Hal ini dilakukan agar internalisasi budaya dapat lebih cepat.

d. Strengthening the Culture Internalization Team through the 5:1 program, where every 5 (five) employee population has 1 (one) Change Agent. This is done to facilitate faster cultural internalization.



3. Program Komunikasi Pegawai

Program yang dilaksanakan dalam rangka meningkatkan pengetahuan dan *Awareness* budaya perusahaan, melalui media Komunikasi yang dimiliki Bank seperti HC Cares Menyapa, HCS News, IG; @bjbgreatpeople, HC Forum, HC Cares Walk In.

Implementasi penerapan budaya perusahaan kepada seluruh pegawai bank **bjb** dengan tahapan sebagai berikut:

1. Penetapan Nilai-Nilai Budaya Perusahaan dan Perilaku Utama
   Perumusan Nilai-Nilai Budaya (*Corporate Value*) dan Perilaku Utama Perusahaan dilakukan oleh manajemen dengan menggali nilai-nilai yang tumbuh dan berkembang di dalam perusahaan. Budaya perusahaan bank **bjb** harus selaras dengan visi dan misi bank **bjb** dan adaptif terhadap perubahan dunia perbankan. Oleh karena itu, apabila budaya yang telah ada sudah tidak sejalan dengan visi, misi, dan perkembangan dunia perbankan, maka perlu dilakukan perubahan budaya dengan menggali nilai-nilai baru yang muncul.
2. Sosialisasi
   Budaya perusahaan bank **bjb** disosialisasikan kepada seluruh jajaran perusahaan untuk membangun *awareness* serta pemahaman terhadap budaya perusahaan bank **bjb**. Proses sosialisasi ini dilakukan melalui berbagai media seperti buku pedoman, buku saku, arahan pemimpin, *sign wall, standing banner, training, pin,* dan lainnya.

3. Employee Communication Program

Programs implemented in order to increase knowledge and awareness of corporate culture, through communication media owned by the Bank such as HC Cares Menyapa, HCS News, IG; @bjbgreatpeople, HC Forum, HC Information Center

Implementation of the application of corporate culture to all bank **bjb** employees with the following stages:

1. Implementation of Corporate Cultural Values and Core Behavior
   Corporate Values and the Bank's Code of Conduct are established by management by exploring the values that grow and develop within the Bank. The bank **bjb** corporate culture must align with the vision and mission of bank **bjb** and be adaptive to changes in the banking business. Therefore if the existing culture is in alignment with the vision, mission, and development of the banking industry, it is necessary to perform cultural change by exploring new values that emerge.
2. Socialization
   The bank **bjb** corporate culture has been socialized to all levels of the Bank to build awareness and understanding of the bank **bjb** corporate culture. This socialization process is conducted through various media such as guidelines, pocket books, leader's direction, sign wall, standing banner, training, pins, etc.

3. Internalisasi
   Merupakan tahapan budaya perusahaan bank **bjb** diterapkan oleh seluruh jajaran perusahaan dalam setiap aktifitas sehari-hari. Dalam proses internalisasi, dibutuhkan peran seluruh jajaran pimpinan dan pegawai yang berperan sebagai Tim Internalisasi Budaya (TIB) yang terdiri dari *Change Leader, Change Coordinator* dan *Change Agents*.
4. Eksternalisasi
   Pada tahapan ini, dampak dari implementasi budaya perusahaan dirasakan oleh lingkungan eksternal (nasabah, masyarakat, *shareholders*). Seluruh jajaran perusahaan telah mengimplementasikan nilai-nilai budaya perusahaan dengan baik sehingga lingkungan eksternal turut merasakan dampak yang positif dari perubahan budaya tersebut. Untuk mengoptimalkan manfaat yang diperoleh dari perubahan budaya, maka perubahan ini disampaikan pula kepada pihak eksternal melalui program-program budaya yang berkaitan dengan pihak eksternal.
5. *Monitoring* dan Evaluasi
   Monitoring implementasi perubahan budaya dilakukan di setiap Unit Kerja oleh oleh Tim Internalisasi Budaya. Tim internalisasi budaya yang terdiri dari *Change Leader, Change Coordinator* dan *Change Agent* memonitor dan mengevaluasi secara berkala penerapan budaya pada unit kerjanya masing-masing kemudian disampaikan laporannya kepada koordinator Tim Internalisasi Budaya di Kantor Pusat. Adapun kegiatan monitoring dan evaluasi perubahan budaya terdiri dari:

   - Penyampaian laporan implementasi program budaya perusahaan secara periodik kepada koordinator Tim Internalisasi Budaya di kantor pusat.
   - Kunjungan kerja ke Kantor Cabang oleh Tim Internalisasi Budaya.
   - Memantau pemahaman budaya perusahaan melalui kuesioner.
   - Menyelenggarakan pertemuan berkala bagi para *Change Leader*, *Change Coordinator* dan *Change Agent* untuk *sharing* terkait program budaya.
   - Menyampaikan pengaduan tentang pelanggaran budaya perusahaan pada unit kerjanya masing-masing untuk selanjutnya akan diproses secara wajar. Terhadap individu yang telah melaporkan pengaduan pelanggaran tersebut dan terbukti kebenarannya, akan diberi perlindungan

Dalam implementasi budaya perusahaan bank **bjb** ini diterapkan *reward* dan *punishment* bagi Unit Kerja, Tim Internalisasi Budaya ataupun pegawai sesuai dengan ketentuan yang berlaku.

3. Internalisation
   It is a stage of bank **bjb** corporate culture implemented by all levels of the company in every daily activity. In the internalization process, it takes the role of all levels of leadership and employees who act as the Cultural Internalization Team (TIB) consisting of Change Leaders, Change Coordinators and Change Agents.
4. Externalization
   At this stage, the impact of the implementation of corporate culture is felt by the external environment (customers, community and shareholders). All levels of the company have implemented the values of corporate culture well so that the external environment also feels the positive impact of this cultural change. To optimize the benefits derived from cultural change, this change is also conveyed to external parties through cultural programs related to external parties.

5. Monitoring and Evaluation
   Monitoring the implementation of cultural change is carried out in each Work Unit by the Cultural Internalization Team. The culture internalization team consisting of Change Leaders, Change Coordinators and Change Agents monitors and evaluates periodically the implementation of culture in their respective work units and then submits the report to the coordinator of the Culture Internalization Team at the head office. The monitoring and evaluation activities of cultural change consist of:
   - Submission of reports on the implementation of the corporate culture program periodically to the coordinator of the Cultural Internalization Team at the Head Office.
   - Working visit to the Branch Office by the Cultural Internalization Team.
   - Monitor understanding of corporate culture through questionnaires.
   - Organizing regular meetings for Change Leaders, Change Coordinators and Change Agents to share related cultural programs.
   - Submitting complaints about violations of corporate culture in their respective work units for further processing in a reasonable manner. Individuals who have reported complaints of violations and proven true, will be given protection

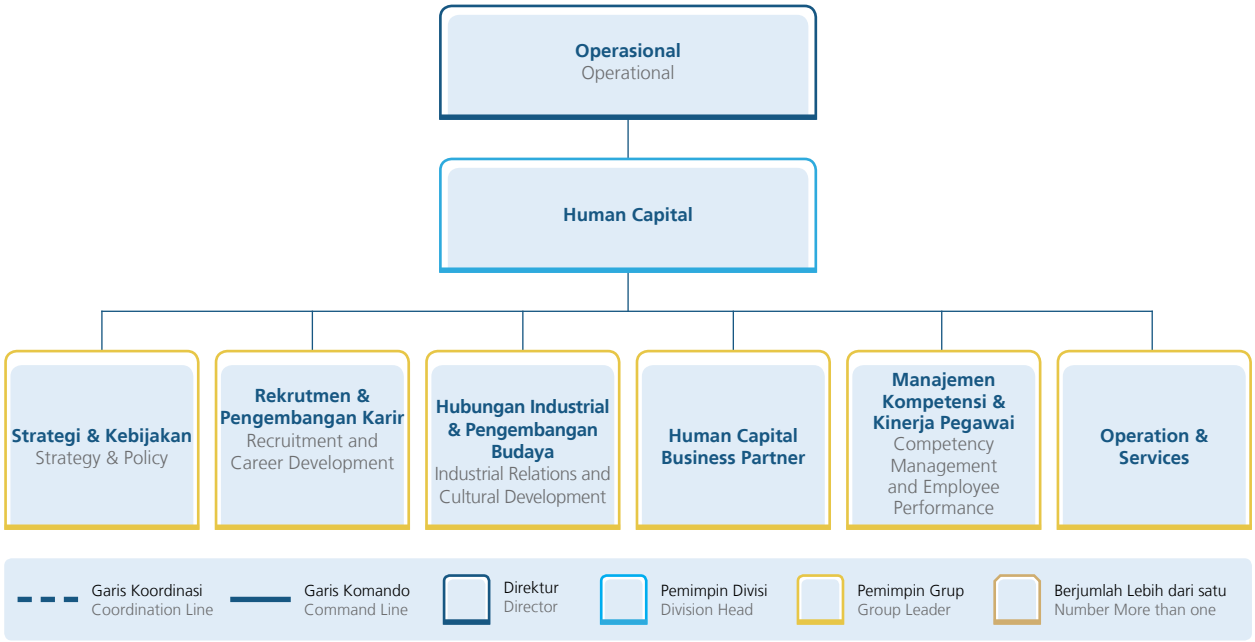
In implementing bank **bjb** corporate culture, rewards and punishments are applied for the Unit of Work, Culture Internalization Team or employees in accordance with applicable regulations.

Struktur Organisasi Pengelola *Human Capital*

Organizational Structure of Human Capital Management

Organisasi Pengelola Sumber Daya Manusia di bank **bjb** merupakan bagian dari Direktorat Operasional yang dipimpin oleh Direktur Operasional, dan Divisi Human Capital sebagai divisi yang mengelola dan berwenang dalam menetapkan kebijakan SDM, serta menjalankan peran sebagai *strategic business partner* dan melakukan operasionalisasi kebijakan SDM.

The Human Resources Management Organization at bank **bjb** is part of the Operations Directorate led by the Operations Director, and the Human Capital Division is the division that manages and is authorized to set HR policies, as well as carry out its role as a strategic business partner and carry out HR policy operations.



Rencana Pengembangan *Human Capital* Tahun 2023

Human Capital Development Plan for 2023

Dalam rangka percepatan peningkatan kompetensi, kinerja dan karir pegawai, beberapa program akselerasi karir masih menjadi concern manajemen dalam menjalankan "*strategic talent management*". Untuk Rencana Pengembangan Sumber Daya Manusia Tahun 2023, Divisi Human Capital telah menyusun beberapa strategi yang disusun melalui program *Strategic* Inisiatif, Reguler Program, *Thematic* Program.

In order to accelerate the improvement of employee competence, performance and career, several programs of career accelerations still become a management concern in carrying out "strategic talent management". For the 2023 Human Resources Development Plan, the Human Capital Division has developed several strategies which are prepared through Strategic Initiatives, Regular Programs, and Thematic Programs.

1. *Strategic Initiative*
   a. *Strategic Workforce Planning* yang ramping dan *agile* sebagai pendukung transformasi Perbankan.
   b. Peningkatan potensi dan kualitas Sumber Daya Manusia dengan strategi penguatan pengelolaan karir *(Strengthening Career Management)* melalui pelaksanaan Program Pengembangan Karir yang berkelanjutan dan berjenjang.
   c. Optimalisasi pemenuhan kecukupan SDM melalui peningkatan produktivitas, *Frontliner Reskilling Program*, dan program magang abdi **bjb.**
2. Reguler Program
   a. *General Manager Development Program (GMDP).*
   b. *Branch Manager Development Program (BMDP).*
   c. *Senior Manager Development Program (SMDP)*
   d. *Manager Development Program (MDP)*
   e. *Staff Development Program (SDP)*
   f. *Treasury Development Program (TDP)*
   g. Promosi Grade Regular Tahunan
   h. Rekrutmen ODP
   i. Rekrutmen AODP
   j. Rekrutmen *Experience Hire*
   k. Rekrutmen *PKWT*
   l. Rekrutmen *PDMP non Frontliner/Outsourcing Hiring Program (OSHP)*
3. *Thematic* Program
   a. Pemenuhuan Pegawai Internship Program *(*abdi **bjb***).*
   b. *Frontliner Reskilling Program.*
   c. *Employee Reposition Program.*
   d. *Continuous Talent Development (Successor Program).*

Upright Pillars 2023 – 2025

Dalam mendukung pertumbuhan bisnis di masa yang akan datang dan memastikan terjaganya kuantitas dan kualitas Sumber Daya Manusia yang mampu memenangkan persaingan, maka diperlukan strategi pengelolaan *Human Capital* yang tepat dan selaras dengan strategi bank **bjb**. Adapun perencanaan *Human Capital* tahun 2023 sesuai *road map Human Capital Strategic Plan* yaitu *Wellness Steadiness, Automation* HC *Function* dan *Solid Governance*. Dengan beberapa *milestone* yang akan dilakukan yaitu:

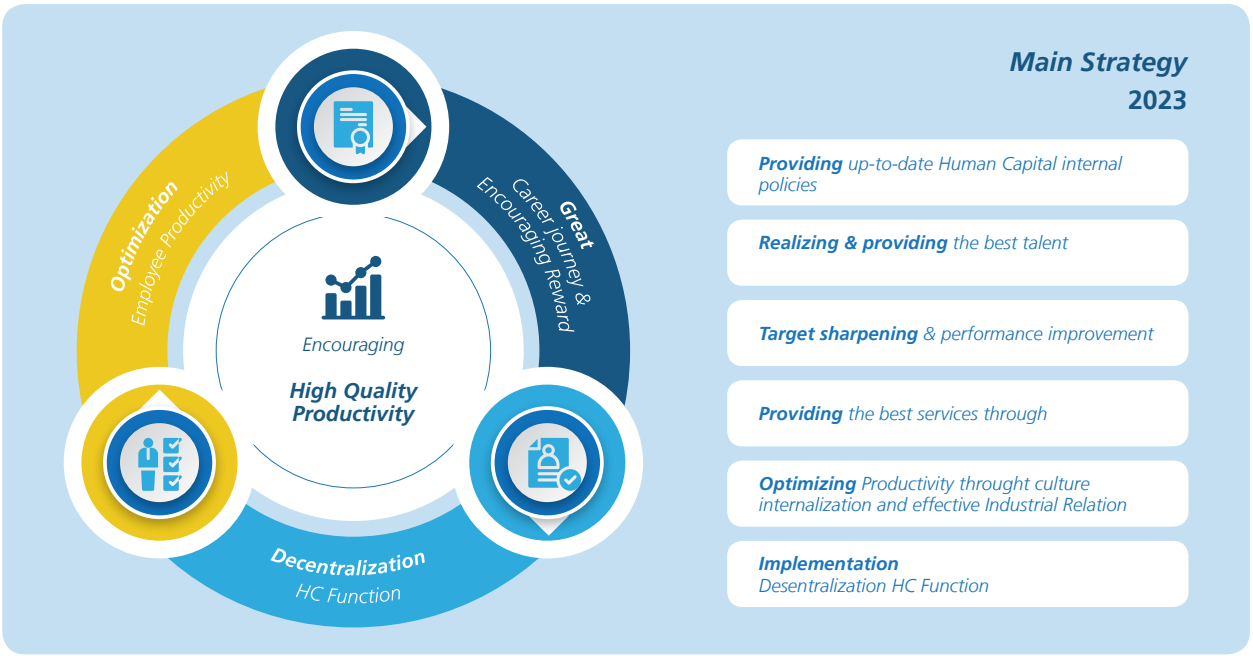
1. *Providing up-to-date Human Capital internal policies*.
2. *Realizing and providing*.
3. *Target sharpening*.
4. *Providing the best services through qualified* .
5. *Optimizing Productivity throught culture internalization and effective Industrial Relation*.
6. *Implementation Desentralization HC Function*.

1. Strategic Initiative
   a. Lean and agile Strategic Workforce Planning to support Banking transformation.
   b. Increasing the potential and quality of Human Resources with a strategy to strengthen career management (Strengthening Career Management) through the implementation of a continuous and tiered Career Development Program.
   c. Optimizing the fulfillment of human resource adequacy through increased productivity, the Frontliner Reskilling Program, and the Abdi **bjb** apprenticeship program.
2. Regular Program
   a. General Manager Development Program (GMDP).
   b. Branch Manager Development Program (BMDP).
   c. Senior Manager Development Program (SMDP)
   d. Manager Development Program (MDP)
   e. Staff Development Program (SDP)
   f. Treasury Development Program (TDP)
   g. Annual Regular Grade Promotion
   h. ODP Recruitment
   i. AODP Recruitmen
   j. Experience Hire Recruitmen
   k. PKWT Recruitmen
   l. PDMP non Frontliner/*Outsourcing Hiring Program* (OSHP) Recruitmen
3. Thematic Program
   a. Fulfillment of Employee Apprenticeship Program (Abdi **bjb**)
   b. Frontliner Reskilling Program.
   c. Employee Reposition Program.
   d. Continuous Talent Development (Successor Program).

Upright Pillars 2023 – 2025

To support business growth in the future and ensure the quantity and quality of Human Resources to win the competition, it is necessary to have an appropriate Human Capital management strategy that is in line with the bank **bjb** strategy. The Human Capital planning for 2023 is under the Human Capital Strategic Plan Road map, namely Wellness Steadiness, Automation HC Function, and Solid Governance. Several milestones will be carried out, namely:

1. Providing up-to-date Human Capital internal policies.
2. Realizing and providing.
3. Target sharpening.
4. Providing the best services through qualified .
5. Optimizing Productivity throught culture internalization and effective Industrial Relation.
6. Implementation Desentralization HC Function.



Apresiasi dan Penghargaan 2022

Appreciation and Awards 2022

Pada tahun 2022, *Human Capital* mendapatkan sejumlah apresiasi dan penghargaan di antaranya adalah:

1. The Best – Indonesia HC Director of the year 2022 dari Business News.

In 2022, Human Capital received a number of appreciations and awards including:

1. The Best – Indonesia HC Director of the year 2022 from Business News.



2. Pemenang Human Capital & Performance Awards 2022 dari Business News.

2. Winner of the 2022 Human Capital & Performance Awards from Business News.



3. Pemenang Anugrah Paritrana Award 2022 untuk kategori Badan Usaha Besar.

3. Winner of the 2022 Anugrah Paritrana Award for the Large Business Entity category.



TEKNOLOGI INFORMASI

Information Technology

07



bank bjb



Strategi Manajemen Teknologi Informasi

Information Technology Management Strategy

Perubahan *marketplace* dan *society*, ekspektasi *customer*, perubahan regulasi, pengaruh globalisasi dan efisiensi menuntut perbankan untuk lebih berfokus kepada layanan yang didukung dengan Teknologi Informasi (TI). Oleh karena itu, arah pengembangan *Information Technologi* (IT) ke depan akan lebih berfokus kepada peningkatan infrastruktur *hardware* maupun *software* sebagai *key enabler* pengembangan bisnis secara terpadu dan komprehensif untuk:

1. Meningkatkan Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan *manual*;
2. Meningkatkan Efektifitas dan ketepatan pengambilan keputusan bisnis bank yang berlandaskan *corporate data driven*;
3. Peningkatan kemampuan dan kehandalan infrastruktur IT guna memberikan *service excellence* dalam mendukung ekspansi bisnis bank **bjb** yang berdaya saing dan setara dengan bank besar nasional;
4. Peningkatan IT *security* dan IT *cyber defense* dalam implementasi transformasi digital yang selaras dengan arah *corporate plan* bank **bjb**.

Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*–ITSP) menggambarkan visi dan misi Teknologi Informasi Bank, dan prinsip-prinsip utama yang menjadi acuan dalam penggunaan Teknologi Informasi untuk memenuhi kebutuhan bisnis serta mendukung rencana strategis jangka panjang. Dalam pelaksanaannya, turut diawasi dan diarahkan melalui Komite Pengarah Teknologi Informasi (*Information Technology Steering Committee* – ITSC) yang dilakukan minimal 1 (satu) kali dalam 1 (satu) tahun dan dapat dilakukan sewaktu-waktu menyesuaikan kondisi dan kebutuhan Teknologi Informasi. ITSP bank **bjb** berpanduan kepada visi dan misi teknologi informasi yang diharapkan dapat berujung pada implikasi TI.

VISI

Mendukung pencapaian visi bank **bjb** dengan kinerja terbaik.

MISI

1. Menciptakan dan memberdayakan sumber daya Teknologi Informasi (manusia, proses, teknologi) yang mumpuni untuk memberikan layanan perbankan dan keuangan terkini.
2. Melaksanakan tata kelola Teknologi Informasi yang selaras dengan prinsip-prinsip *Good Corporate Governance* dan *prudent*.

IT *Strategic Plan (7 Digitally Enabled Capability Themes)*

1. *Agile Planning & Development*
2. *Process Automation & System Integration*

Market and society changes, customer expectations, regulatory changes, the effects of globalization and efficiency require banks to focus more on services supported by Information Technology (IT). Therefore, the direction of Information Technology (IT) development in the future will focus more on improving hardware and software infrastructure as a key enabler of integrated and comprehensive business development to:

1. Improve work process efficiency by implementing automation and simplification of repetitive and manual business activities;
2. Improve the effectiveness and accuracy of bank business decision making based on corporate data driven;
3. Increase the capability and reliability of IT infrastructure to provide service excellence in supporting bank **bjb** business expansion which is competitive and on par with major national banks;
4. Increasing IT security and IT cyber defense in implementing digital transformation in line with the direction of bank **bjb** corporate plan.

The Information Technology Strategic Plan (ITSP) illustrates the vision and mission of the Bank's Information Technology, and the main principles that serve as a reference in the use of Information Technology to meet business needs and support long-term strategic plans. In its implementation, it was also supervised and directed through the Information Technology Steering Committee (ITSC) carried out at least 1 (one) time in 1 (one) year and could be carried out at any time according to the conditions and needs of Information Technology. ITSP bank **bjb** was guided by the vision and mission of information technology which was expected to lead to IT implications.

VISION

Supporting the achievement of bank **bjb** vision with the best performance.

MISSION

1. Creating and empowering qualified Information Technology resources (human, process, technology) to provide the latest banking and financial services.
2. Implementing prudent Information Technology governance in line with the principles of Good Corporate Governance and Prudent.

IT Strategic Plan (7 Digitally Enabled Capability Themes)

1. Agile Planning & Development
2. Process Automation & System Integration

3. *Lean & Sustainable Operations*
4. *Robust Security & Control*
5. *Organizational Excellence*
6. *Flexible Distribution*
7. *Actionable Data Analytics*

Implikasi TI

1. IT *Enterprise Architecture* yang kuat untuk mendukung kebutuhan bisnis.
2. Otomasi pada aplikasi dan proses untuk meningkatkan produktivitas dan efisiensi.
3. Data yang terintegrasi, jelas, dan dapat dipercaya untuk membantu pengambilan keputusan bisnis.
4. Infrastruktur dan konektivitas yang handal dan aman.
5. Tata kelola, kebijakan, dan proses TI yang tepat yang mendukung visi dan misi TI.
6. *Delivery channel* yang memberikan "*customer experience*" yang menyeluruh dan konsisten pada seluruh *channel*.
7. Sumber daya TI yang andal serta fokus terhadap *customer (customer-centric*).

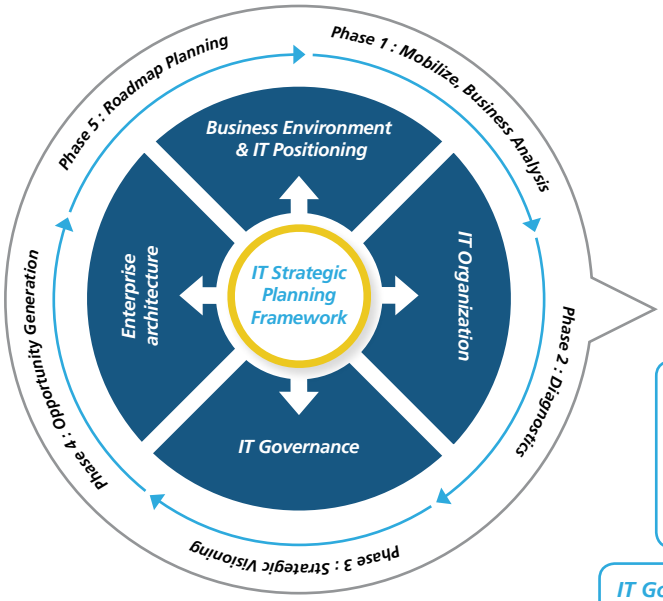
ITSP memastikan bahwa *enterprise* IT memberikan hasil dan layanan optimal yang secara langsung mendukung visi, misi, strategi, dan prioritas organisasi. ITSP disusun menggunakan pendekatan yang terstruktur dengan kerangka kerja sebagai berikut:

3. Lean & Sustainable Operations
4. Robust Security & Control
5. Organizational Excellence
6. Flexible Distribution
7. Actionable Data Analytics

IT Implications

1. Strong IT Enterprise Architecture to support business needs.
2. Automation of applications and processes to increase productivity and efficiency.
3. Integrated, clear, and reliable data to assist business decision making.
4. Reliable and secure infrastructure and connectivity.
5. Appropriate IT governance, policies and processes supporting the IT vision and mission.
6. Delivery channel providing a comprehensive and consistent "customer experience" across all channels.
7. Reliable and customer focused IT resources (customer-centric).

ITSP ensured that enterprise IT provided optimal results and services that directly supported the organization's vision, mission, strategy and priorities. ITSP was prepared using a structured approach with the following framework:



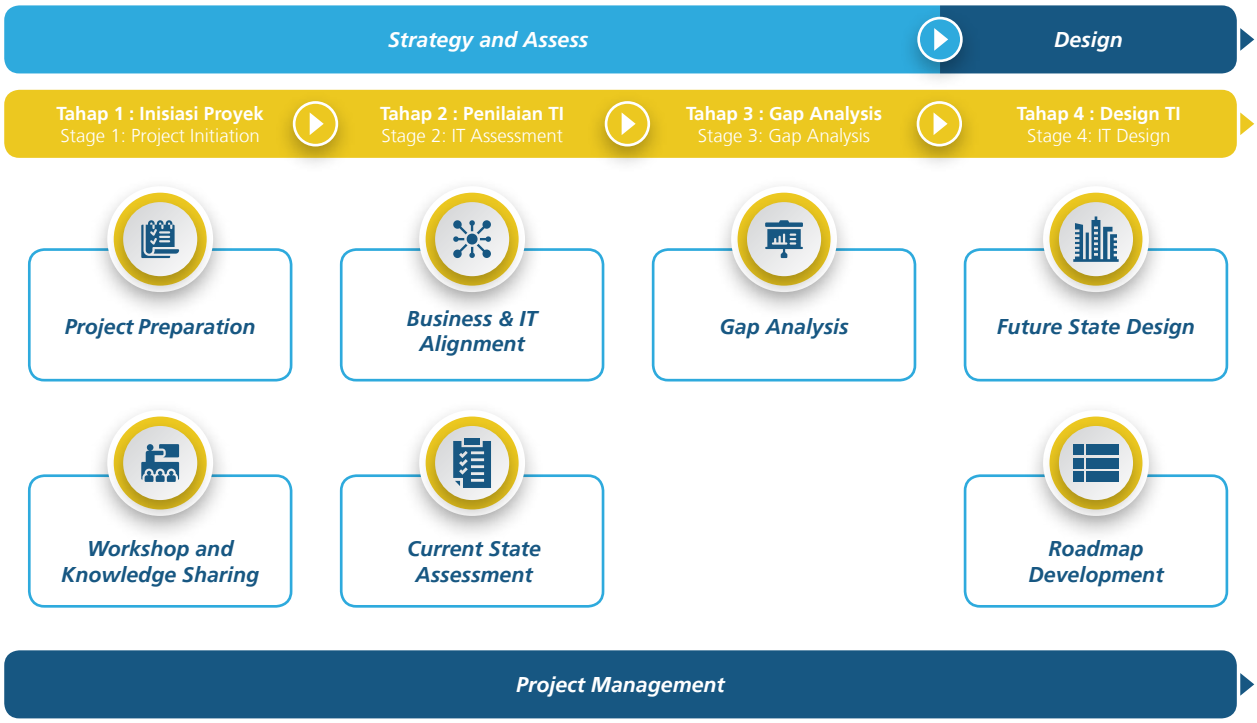
Komponen dalam *IT Strategic Plan*
Components in the IT Strategic Plan

Business Environment & IT Positioning
Memahami keselarasan antara bisnis dan TI dalam suatu organisasi serta fokus area dalam bisnis untuk investasi TI / Understand the alignment between business and IT in an organization and the focus areas in business for IT

Enterprise Architecture
Mengevaluasi arsitektur dan kemampuan untuk menghubungkan sistem dengan pelayanan yang didasari pada prinsip dan standar umum serta kemampuan untuk mendukung tujuan strategis / Evaluate the architecture and ability to link systems with services based on common principles and standards and the ability to support strategic objectives

IT Governance
Menilai tata kelola dan kapabilitas proses TI yang diperlukan untuk mendukung aktivitas sehari-hari TI, terutama untuk proses pengambilan keputusan / Assessing IT governance and process capabilities needed to support day-to-day IT activities, especially for the decision-making process

IT Organization
Menilai peran, kompetensi, dan organisasi TI yang diperlukan untuk mendukung layanan TI / Assess the role, competition and organization of IT needed to support IT services



Inovasi Teknologi Informasi

Information Technology Innovation

Teknologi Informasi yang handal, inovatif, memiliki kecukupan kapasitas dan kemampuan fungsional untuk berkembang secara gradual merupakan salah satu *tools* utama dalam rangka menunjang pencapaian *Business Goals*. Keberadaan Teknologi Informasi diharapkan dapat memberikan kontribusi yang maksimal untuk:

1. Memenuhi kebutuhan bisnis yang dinamis;
2. Memberikan keyakinan yang memadai atas keamanan, kelancaran dan efisiensi operasional bank; serta
3. Meningkatkan tingkat ketersediaan layanan dan mengurangi tingkat gangguan layanan.

bank **bjb** merupakan Bank Pembangunan Daerah (BPD) Pertama di Indonesian yang memperoleh sertifikasi ISO 20000 dan ISO 27001 secara bersamaan dengan ruang lingkup *Digital Banking Technology Operation*. Selama tahun 2022 Divisi Information Technology telah melakukan beberapa pengembangan sistem pada beberapa aspek di antaranya:

Information Technology that is reliable, innovative, has sufficient capacity and functional ability to develop gradually is one of the main tools in order to support the achievement of Business Goals. The existence of Information Technology is expected to provide maximum contribution to:

1. Meet dynamic business needs.
2. Provide adequate confidence in the security, smoothness and efficiency of bank operations. and
3. Increase the level of service availability and reduce the level of service disruption.

bank **bjb** became the first Regional Development Bank (BPD) in Indonesia to obtain ISO 20000 and ISO 27001 certification simultaneously with the scope of Digital Banking Technology Operation. During 2022 the Information Technology Division carried out several system developments in several aspects including:

1. Pengembangan dan implementasi *Big Data*
   Big Data tidak hanya berupa sekumpulan data yang diolah namun merupakan peluang bisnis yang sangat bernilai. *Big Data* membantu bank **bjb** dalam hal antara lain:
   a. Melihat data nasabah dengan cara yang berbeda secara keseluruhan termasuk *customer's loyalti* dan *customer's behave (customer experience);*
   b. Berdasarkan *customer experience* dapat diperoleh peluang bisnis (*business opportunity*);
   c. Mendeteksi risiko kredit eksisting (*Risk*);
   d. Mendeteksi potensi *fraud (internal fraud detection);* dan
   e. Memprediksi atau mengkalkulasi waktu rencana pengisian ATM (*Operation*).
2. Pengembangan Open API
   Open Application Programming Interface (API) merupakan antarmuka untuk menghubungkan antara satu aplikasi dengan aplikasi yang lain. Open API mengintegrasikan sistem perbankan kepada sistem perusahaan *e-commerce/ fintech* untuk memperoleh manfaat dari API seperti *transfer*, pembayaran, dan sebagainya yang mendorong akselerasi transformasi digital industri perbankan sebagaimana tercantum dalam BSPI (*Blueprint* Sistem Pembayaran Indonesia).
3. Pengembangan **bjb** Digi Loan;
   bjb Digi Loan merupakan *platform* yang mengintegrasikan seluruh produk kredit bank **bjb** yang dapat diakses melalui **bjb** Digi, sehingga nasabah dapat secara *mobile* melakukan pengajuan kredit.

Implementasi Proyek Divisi Information Technology Sepanjang Tahun 2022

Proyek Divisi Information Technology telah disampaikan dalam Rencana Bisnis Bank (RBB) pada awal tahun dan merupakan Implementasi dari Rencana Strategis Teknologi Informasi yang senantiasa selaras dengan Strategi Bisnis bank **bjb** sehingga tujuan bisnis dapat tercapai. Untuk menjawab ketersediaan sistem Teknologi Informasi yang aman, cepat handal dan selaras dengan kebutuhan bisnis, bank **bjb** memperkuat infrastruktur, jaringan komunikasi dan pengamanan informasi dengan melakukan penambahan dan/atau perubahan di dalamnya. Untuk memastikan kelancaran operasional secara berkelanjutan, Divisi Information Technology turut melakukan penyempurnaan pada kebijakan dan prosedur bidang Teknologi Informasi yang sejalan dengan strategi, hukum, regulasi dan bisnis bank **bjb**.

Terdapat 283 proyek aplikasi yang telah diimplementasikan sepanjang tahun 2022, baik aplikasi baru maupun pengembangan dan perubahan aplikasi yang telah ada. Beberapa contoh proyek yang telah diimplementasikan selama 1 (satu) tahun terakhir antara lain:

1. Pengembangan dan implementasi Big Data;
2. Pengembangan Aplikasi Profil Maturitas;
3. Pengembangan *Static and Dynamic Asset Liability Management System* (ALMA);

1. Development and implementation of Big Data
   Big Data was not only a collection of processed data but was a very valuable business opportunity. Big Data helped bank **bjb** in terms of:
   a. Determining customer data in different ways as a whole including customer's loyalty and customer's behavior (customer experience);
   b. Based on customer experience, business opportunities can be obtained;
   c. Detecting existing credit risk (Risk);
   d. Detecting potential fraud (internal fraud detection); And
   e. Predicting or calculating the timing of the ATM filling plan (Operation).
2. Development of Open Application Programming Interface (API).
   The Open Application Programming Interface (API) was an interface for connecting one application to another. Open API integrated banking systems with e-commerce/fintech company systems to benefit from APIs such as transfers, payments, and so on which encouraged acceleration of the digital transformation of the banking industry as stated in the BSPI (Indonesian Payment System Blueprint).

3. Development of **bjb** Digi Loans;
   bjb Digi Loan became a platform that integrated all bank **bjb** credit products that could be accessed through **bjb** Digi, so customers could make mobile loan applications.

Information Technology Division Project Implementation Throughout 2022

The Company's Information Technology project was submitted in the Bank's Business Plan (RBB) at the beginning of the year and was an implementation of the Information Technology Strategic Plan which was always in line with bank **bjb** Business Strategy so that business goals could be achieved. To respond to the availability of Information Technology systems that were safe, fast, reliable and in line with business needs, the Company strengthened infrastructure, communication networks and information security by making additions and/or changes therein. To ensure continuous smooth operation, the Information Technology Division also made improvements to policies and procedures in the field of Information Technology in line with the bank **bjb** strategies, laws, regulations and business.

There were 283 application projects that had been implemented throughout 2022, both new applications and development and changes to existing applications. Some examples of projects implemented for the last 1 (one) year were as follows:

1. Development and implementation of Big Data;
2. Development of Maturity Profile Application;
3. Development of Static and Dynamic Asset Liability Management System (ALMA);

4. Pengembangan Aplikasi Transaksi Reksa Dana (APERD);
5. Pengembangan Open API *Customer Top Up*;
6. Pengembangan fitur *Cardless* melalui gerai Alfamart pada Digi Mobile;
7. Pengembangan **bjb** Digi Loan;
8. Pengembangan Aplikasi Sales Monitoring;
9. Pengembangan Aplikasi Loyalti Program;
10. Pengembangan Aplikasi Credit Risk Monitoring;
11. Pengembangan Application Performance Monitoring;
12. Pengembangan **bjb** EASY (Employee Analytics System);
13. Aplikasi Tax Centre;
14. Aplikasi CSR (Corporate Social Responsibility);
15. Aplikasi Contact Center Service Desk **bjb** HITS;
16. Aplikasi Liquidity Gap;
17. Aplikasi **bjb** Digi Loan;
18. Aplikasi New LMS Konsumer;
19. Aplikasi Web Lelang bank **bjb**;
20. Aplikasi My First Step;
21. Aplikasi LCR - NSFR;
22. Aplikasi Contact Center Service Desk **bjb** HITS;
23. Aplikasi Dashboard Digital Cockpit;
24. Aplikasi **bjb** Virtual Office - Fase 2;
25. Aplikasi **bjb** HCS - Fase 3;
26. Aplikasi LMS Integrasi dengan TAPERA.

Berdasarkan Anggaran Rencana Bisnis Bank Tahun 2022 Divisi Information Technology mengalokasikan biaya sebesar Rp815,5 miliar untuk disalurkan sebagai dana ekspansi Teknologi Informasi khususnya dibidang infrastruktur dialokasikan sebesar Rp371,1 miliar. Hingga saat ini alokasi dana yang berhasil diserap untuk pengembangan dan peningkatan dibidang Teknologi Informasi adalah sebesar Rp334,1 miliar.

4. Development of Mutual Fund Transaction Application (APERD);
5. Development of Open API Customer Top Up;
6. Development of the Cardless feature through Alfamart outlets on Digi Mobile;
7. Development of **bjb** Digi Loans;
8. Development of Sales Monitoring Application;
9. Development of Loyalty Program Application;
10. Development of Credit Risk Monitoring Application;
11. Development of Performance Monitoring Application;
12. Development of **bjb** EASY (Employee Analytics System);
13. Tax Center Application;
14. CSR (Corporate Social Responsibility) Application;
15. **bjb** HITS Contact Center Service Desk Application;
16. Liquidity Gap Application;
17. **bjb** Digi Loan Application;
18. New Consumer LMS Application;
19. bank **bjb** Auction Web Application;
20. My First Step Application;
21. LCR - NSFR Application;
22. Contact Center Service Desk **bjb** HITS Application;
23. Dashboard Digital Cockpit Application;
24. **bjb** Virtual Office - Fase 2 Application;
25. **bjb** HCS - Fase 3 Application;
26. LMS Integration with TAPERA Application.

Based on the Bank's 2022 Business Plan Budget, the Information Technology Division allocated IDR815.5 billion to be channeled as Information Technology expansion funds, especially in the infrastructure sector, an allocation of IDR371.1 billion. The allocation of funds that had been absorbed for development and improvement in the Information Technology sector reached IDR334.1 billion.

Infrastruktur Teknologi Informasi

Infrastructure of Information Tecnology

bank **bjb** telah memiliki infrastruktur yang dapat bersaing pada era modern salah satunya perangkat *storage network* dan *security*. Upaya penguatan infrastruktur IT diimplementasikan dalam:
1. Peningkatan kapasitas dan kapabilitas *Data Center*; dan
2. Peningkatan kapasitas dan kapabilitas Infrastruktur.

Salah satu peningkatan infrastruktur diakomodir melalui penyediaan *dual data center* yang telah dimiliki guna melakukan pengamanan infrastruktur data bank **bjb**. bank **bjb** senantiasa melakukan pemeliharaan secara berkala terhadap infrastruktur yang dimiliki.

bank **bjb** already had infrastructure that could compete in the modern era, one of which was storage network and security devices. Efforts to strengthen IT infrastructure were implemented in:
1. Increasing the capacity and capability of the Data Center; And
2. Infrastructure capacity and capability improvement.

One of the infrastructure improvements was accommodated through the provision of dual data centers that are owned to secure bank **bjb** data infrastructure. bank **bjb** always performed periodic maintenance of its infrastructure.

Tata Kelola Teknologi Informasi

Information Technology Governance

Framework Divisi Information Technology berdasar kepada standar COBIT 5 dan *The Open Group Architecture Framework* (TOGAF) untuk *Enterprise Architecture* yang tercantum pada IT Strategic Plan. COBIT 5 merupakan sebuah kerangka kerja yang disusun dengan mempertimbangkan keselarasan kerja dan standar internasional lainnya seperti *Information Technology Infrastructure Library* (ITIL) V3 untuk *Service Management Framework*, ISO 27001 untuk *Information Security Standard*, ISO 31000 untuk IT *Governance Standard*, TOGAF untuk *Enterprise Architecture Framework* serta berbagai kerangka kerja publikasi *Information Systems Audit and Control Association* (ISACA) seperti Val IT, Risk IT, dan sebagianya. Hal ini membuat COBIT 5 menjadi sebuah kerangka kerja tata kelola dan manajemen TI yang terintegrasi dan mencakup seluruh proses yang terdapat dalam perusahaan secara menyeluruh.

The Information Technology Division framework was based on the COBIT 5 standard and The Open Group Architecture Framework (TOGAF) for Enterprise Architecture listed in the IT Strategic Plan. COBIT 5 was a framework developed by considering work harmony and other international standards such as Information Technology Infrastructure Library (ITIL) V3 for Service Management Framework, ISO 27001 for Information Security Standard, ISO 31000 for IT Governance Standard, TOGAF for Enterprise Architecture Framework and various publication frameworks of the Information Systems Audit and Control Association (ISACA) such as Val IT, Risk IT, and so on. This made COBIT 5 an integrated IT governance and management framework that covered all processes within the company as a whole.

Kebijakan Teknologi Informasi

Kebijakan Teknologi Informasi berdasar kepada Peraturan Otoritas Jasa Keuangan (POJK) nomor 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum yang telah dilakukan pembaharuan melalui POJK nomor 11/POJK.03/2022. Kebijakan Teknologi Informasi disahkan melalui SK nomor 0271/SK/DIR-ITE/2022 yang akan dilakukan penyelarasan sesuai dengan POJK nomor 11/POJK.03/2022.

Penerapan Kebijakan Teknologi Informasi telah dilaksanakan melalui Pedoman Kerja yang secara umum ditentukan dalam Kebijakan Teknologi Informasi (KTI) dan diturunkan melalui Standar Operasional Prosedur (SOP) lebih rinci. Adapun beberapa cakupan yang terdapat pada KTI adalah sebagai berikut:

a. Organisasi dan Kewenangan
b. Prinsip Kehati-hatian
c. Pengelolaan Teknologi Informasi
d. Rencana Pemulihan Bencana
e. Pengembangan dan Pengadaan
f. Aktivitas Operasional Teknologi Informasi
g. Jaringan Komunikasi
h. Pengamanan Informasi
i. Layanan Perbankan Elektronik
j. Audit Intern TI
k. Penggunaan Pihak Penyedia Jasa TI
l. Penyedia Jasa TI oleh Bank
m. Dokumentasi dan Pelaporan

Information Technology Policy

Information Technology Policy is based on the Financial Services Authority Regulations (POJK) Number 38/POJK.03/2016 concerning Application of Risk Management in the Use of Information Technology by Commercial Banks, which had been updated through POJK number 11/POJK.03/2022. The Information Technology Policy was ratified through Letter number 0271/SK/DIR-ITE/2022 which was aligned according to POJK number 11/POJK.03/2022.

The implementation of Information Technology Policy has been carried out through the Work Guidelines which are generally determined in the Information Technology Policy and derived through Standard Operating Procedures (SOP) in more detail. Some of the scopes contained in IT Policy are as follows:

a. Organization and Authority
b. Prudential Principles
c. Management of Information Technology
d. Disaster Recovery Plan
e. Development and Procurement
f. Information Technology Operational Activities
g. Communication network
h. Information Security
i. Electronic Banking Services
j. IT Internal Audit
k. Use of IT Service Providers
l. IT Service Providers by Banks
m. Documentation and Reporting

Langkah-Langkah Pengendalian Risiko Operasional yang Dilakukan oleh Divisi Information Technology Sepanjang Tahun 2022

Pengendalian risiko operasional di bank **bjb** termasuk risiko penggunaan Teknologi Informasi di dalamnya, dilakukan secara komprehensif dan berkelanjutan. Selain itu, untuk fungsi tertentu seperti fungsi pengamanan informasi dan fungsi *Business Continuity Plan* (BCP) dilaksanakan dan dipantau semaksimal mungkin dalam rangka mencegah, mendeteksi dan melakukan *corrective action* atas potensi risiko yang teridentifikasi.

Sosialisasi *security assessment* dan *penetration testing* terhadap beberapa aplikasi kritikal telah dilaksanakan sebagai bagian mitigasi risiko yang dilakukan oleh Divisi Information Technology serta penguatan *security* di seluruh lini untuk mendukung transformasi digital.

Steps to Control Operational Risk Performed by The Information Technology Division Throughout 2022

Operational risk control in the bank **bjb** including the risk of using Information Technology therein, the process is carried out comprehensively and continuously. In addition, certain functions such as the information security function and Business Continuity Plan (BCP) function are carried out and monitored as much as possible in order to prevent, detect and carry out corrective actions on identified potential risks.

Socialization of security assessment and penetration testing of several critical applications was carried out as part of risk mitigation carried out by the Information Technology Division as well as strengthening security across all lines to support digital transformation.

Cyber Security

Seiring dengan perkembangan digitalisasi bank **bjb**, di tahun 2022 bank **bjb** berkomitmen dalam penguatan keamanan siber di sisi organisasi yaitu dengan dibentuknya Grup IT Security di bawah Pemimpin Divisi Information Technology yang secara khusus menangani keamanan Informasi. Selain penguatan di sisi organisasi, dilakukan penguatan keamanan siber di sisi regulasi, infrastruktur dan operasional guna mengantisipasi tren serangan siber. Penguatan keamanan siber ini telah tercantum dalam Strategi Teknologi Informasi bank **bjb**. Di dalam Strategi Teknologi Informasi, bank **bjb** telah memiliki *Enterprise Architecture Security* menggunakan acuan SABSA *(Sherwood Applied Business Security Architecture)*. Penguatan dari sisi organisasi, regulasi, infrastruktur dan operasional keamanan Informasi diharapkan meningkatkan penilaian kematangan *cyber security* bank **bjb** dan sebagai komitmen bank **bjb** dalam meminimalisir risiko insiden keamanan dan menghindari kerugian dari serangan siber.

Cyber Security

Along with the development of bank **bjb** digitalization, in 2022 bank **bjb** is committed to strengthening cyber security within the organization, by establishing an IT Security Group under the Head of the Information Technology Division which specifically handles information security. In addition to strengthening within the organization, cyber security is being strengthened in terms of regulations, infrastructure and operations to anticipate trends in cyber attacks. Strengthening cyber security has been written in bank **bjb** Information Technology Strategy. In the Information Technology Strategy, bank **bjb** already has Enterprise Architecture Security refers to SABSA (Sherwood Applied Business Security Architecture) reference. Strengthening in terms of organization, regulation, infrastructure and information security operations is expected to increase the maturity assessment of bank **bjb** cyber security and as bank **bjb** commitment to minimizing the risk of security incidents and avoiding losses from cyber attacks.



Governance

- *Strategy & Architecture*
- *Security Police*
- *Security Organization*
- *Security Risk Management & Reporting*
- *Asset Management*



Protect

- *Identity & Access Management*
- *Endpoint Management*
- *Application Security*
- *Data Security*
- *Network Security*
- *Infraastructure Security*



Operation

- *Security Services*
- *Threat & Vulnerability Management*
- *Incident Response Planning & Strategy*
- *Incident Response & Mitigation*
- *Analysis & Reporting*
- *Recovery Planning & Strategy*
- *Incident Recovery*

Mitra Bisnis yang Mendukung Divisi Teknologi Informasi

Bussiness Partners Supporting Information Technology Division

Dalam menjalankan fungsinya untuk menjaga layanan Teknologi Informasi dapat tersedia sesuai dengan ekspektasi, Perseroan didukung oleh mitra bisnis yang terpercaya dan ahli di bidangnya. Mitra bisnis tersebut antara lain:

a. Dalam mendukung operasional terkait transaksi nasabah melalui ATM, bank **bjb** bekerja sama dengan Artajasa, Prima sehingga nasabah dapat bertransaksi di ATM lain selain ATM milik bank **bjb**.
b. Dalam melengkapi fitur *electronic channel* bank **bjb** bekerjasama dengan beberapa mitra bisnis terkait transaksi pembayaran antara lain Samsat, Telkom, PDAM, Indosat XL, dan lainnya.
c. Untuk mendukung layanan perbankan yang "*real time on line*" bank **bjb** didukung oleh *Network Provider* yaitu Lintas Arta, Telkom, XL, Icon+, dan Jabar Telematika.
d. Perseroan juga bekerjasama dengan beberapa perguruan tinggi untuk melayani pembayaran bagi mahasiswanya, juga bekerja sama dengan beberapa *multifinance* untuk melayani pembayaran cicilan.

In carrying out its functions to maintain information technology services that can be available in accordance with expectations, the company is supported by trusted business partners and experts in their fields. These business partners include:

a. In supporting operations related to customer transactions through ATMs, bank **bjb** works closely with Artajasa, Prima so that customers can transact at other ATMs other than bank **bjb** ATMs.
b. In completing the electronic channel features bank **bjb** cooperates with several business partners related to payment transactions including Samsat, Telkom, PDAM, Indosat XL, and others.
c. To support banking services that are "real time on line" bank **bjb** is supported by Network Providers namely Lintas Arta, Telkom, XL, Icon+, and Jabar Telematics.
d. The company also cooperates with several universities to serve payments for students, also works with several multi-finance companies to service installment payments.

Sertifikasi Sistem Teknologi Informasi bank bjb

Certification of Information Tecnology bank **bjb** System

Pada tahun 2022, bank **bjb** telah memperoleh berbagai sertifikasi Sistem Teknologi Informasi sebagai berikut:

1. *National Standard Indonesia Chip Card Specification* (NSICCS) yaitu sebuah standar teknologi yang digunakan oleh Bank Indonesia sebagai standar teknologi untuk Alat Transaksi Menggunakan Kartu (ATMK). NSICCS merupakan sebuah migrasi teknologi untuk kartu berbasis magnetik *stripe* ke kartu berteknologi *chip*. Penggunaan kartu yang dimaksud disini adalah untuk kartu ATM atau debit yang sudah menggunakan teknologi *chip* dan yang sudah melalui proses sertifikasi yang dilakukan melalui *functional test dan security test*.
2. *National Payment Gateway* (NPG). Sebagai upaya meningkatkan efisiensi dalam penyelenggaraan sistem pembayaran ritel dan mikro, Bank Indonesia mendorong industri sistem pembayaran ritel dan mikro untuk mengembangkan *National Payment Gateway* (NPG). NPG

In 2022, bank **bjb** obtained various Information Technology System certifications as follows:

1. National Standard Indonesian Chip Card Specification (NSICCS) is a technology standard used by Bank Indonesia as a technology standard for Card-Using Transaction Devices (ATMK). NSICCS is a technology migration for magnetic stripe-based cards to chip technology cards. The use of the cards referred here is for ATM or debit cards that have used chip technology and that have gone through a certification process carried out through functional tests and security tests.

2. National Payment Gateway (NPG). In an effort to improve efficiency in the operation of retail and micro payment systems, Bank Indonesia is encouraging the retail and micro payment system industry to develop the National Payment Gateway (NPG). NPG is a national switching for various

merupakan suatu *switching* nasional untuk berbagai transaksi antar bank yang dilakukan melalui *delivery channel* seperti ATM, EDC, internet, telepon, dan *mobile payment*. Sistem pembayaran nasional ini memungkinkan transaksi pembayaran non tunai dapat diproses di dalam negeri.

3. *International Organization for Standardization* (ISO 20000-1) merupakan suatu standar Internasional dalam menerapkan sistem manajemen layanan.
4. International Organization for Standardization (ISO 27001) merupakan suatu standar Internasional dalam menerapkan sistem manajemen informasi.
5. Standar Nasional Open API Pembayaran (SNAP) adalah seperangkat protokol dan instruksi yang ditetapkan oleh Bank Indonesia dalam proses interkoneksi antar aplikasi yang digunakan oleh penyelenggara berdasarkan perjanjian kerja sama antara penyedia layanan dan pengguna layanan dalam pemrosesan transaksi pembayaran.
6. Sertifikasi Jaringan *Switching* antara lain :
   a. PT Artajasa Pembayaran Elektronik (Artajasa) merupakan sebuah perusahaan pelopor sistem pembayaran elektronik di Indonesia dan prinsipal ATM Bersama yang merupakan jaringan *Switching* terbesar di Indonesia, yang telah terhubung dengan banyak institusi, baik Bank maupun lembaga non-Bank;
   b. PT Rintis Sejahtera (Rintis) merupakan penyedia layanan komunikasi satelit yang mengirimkan informasi digital domestik dan internasional;
   c. Visa merupakan perusahaan teknologi pembayaran global yang menghubungkan konsumen, bisnis, bank dan pemerintahan di lebih dari 200 negara dan teritori untuk menyediakan pembayaran elektronik yang cepat, aman dan terpercaya;
   d. PT Jalin Pembayaran Nusantara (JALIN) merupakan jaringan *switching* yang dikembangkan bank BUMN atau bank Himbara meliputi Bank Mandiri, BRI, BNI dan BTN.

interbank transactions carried out through delivery channels such as: ATM, EDC, internet, telephone and mobile payment. This national payment system allows non-cash payment transactions to be processed domestically.

3. The International Organization for Standardization (ISO 20000-1) became an international standard for implementing service management systems.
4. The International Organization for Standardization (ISO 27001) became an international standard for implementing information management systems.
5. The National Payment Open API Standard (SNAP) became a set of protocols and instructions stipulated by Bank Indonesia in the process of interconnection among applications used by operators based on cooperation agreements between service providers and service users in processing payment transactions.
6. Network Switching Certifications included:
   a. PT Artajasa Electronic Payment (Artajasa) became a pioneer of electronic payment systems in Indonesia and the principal of ATM Bersama which had the largest Switching network in Indonesia, which had been connected to many institutions, both Banks and non-Bank institutions;
   b. PT Rintis Sejahtera (Rintis) was a satellite communication service provider that transmitted digital domestic and international information;
   c. Visa became a global payments technology company that connected consumers, businesses, banks and governments in more than 200 countries and territories to provide fast, secure and reliable electronic payments;
   d. PT Jalin Payments Nusantara (JALIN) was a switching network developed by SOE banks or Himbara banks including Bank Mandiri, BRI, BNI and BTN.

Perkembangan Struktur dan Sumber Daya Manusia Divisi Information Technology

Development of Structure and Human Resources in Information Technology Division

Dalam rangka mendukung kebutuhan bisnis, meningkatkan tata kelola TI yang baik, *responsive* terhadap setiap masalah operasional dan selalu berperan aktif dalam menghasilkan layanan Teknologi Informasi, Divisi Information Technology melakukan penambahan pegawai yang sesuai dengan kompetensi Teknologi Informasi. Jumlah Pegawai Divisi Information Technology saat ini adalah 160 pegawai yang terdiri dari 136 Pegawai tetap, 136 PKWT dan 11 *Outsourcing*, dengan komposisi sebagai berikut:

In order to support business needs, improve good IT governance, be responsive to any operational issues and always play an active role in producing Information Technology services, the Information Technology Division added employees according to Information Technology competencies. The number of Information Technology Division employees was 160 employees consisting of 136 permanent employees, 13 PKWT and 11 outsourcing, with the following composition:

Tabel Jumlah Pegawai Divisi Information Technology per Jabatan
Table of Number of Information Technology Division Employees per Position

Jabatan Position	Jumlah Pegawai (Orang) Total Employees (Person)
Pemimpin Divisi / Division Head	1
Wakil Pemimpin Divisi / Vice Division Head	3
Special Project Officer* / Special Project Officer*	1
Pemimpin Group / Group Head	8
Manager	26
Officer	16
Staff	79
PKWT	15
Outsourcing	11
Total Pegawai / Total Employees	**160**

* Jabatan Non Struktural / Non Structural Position

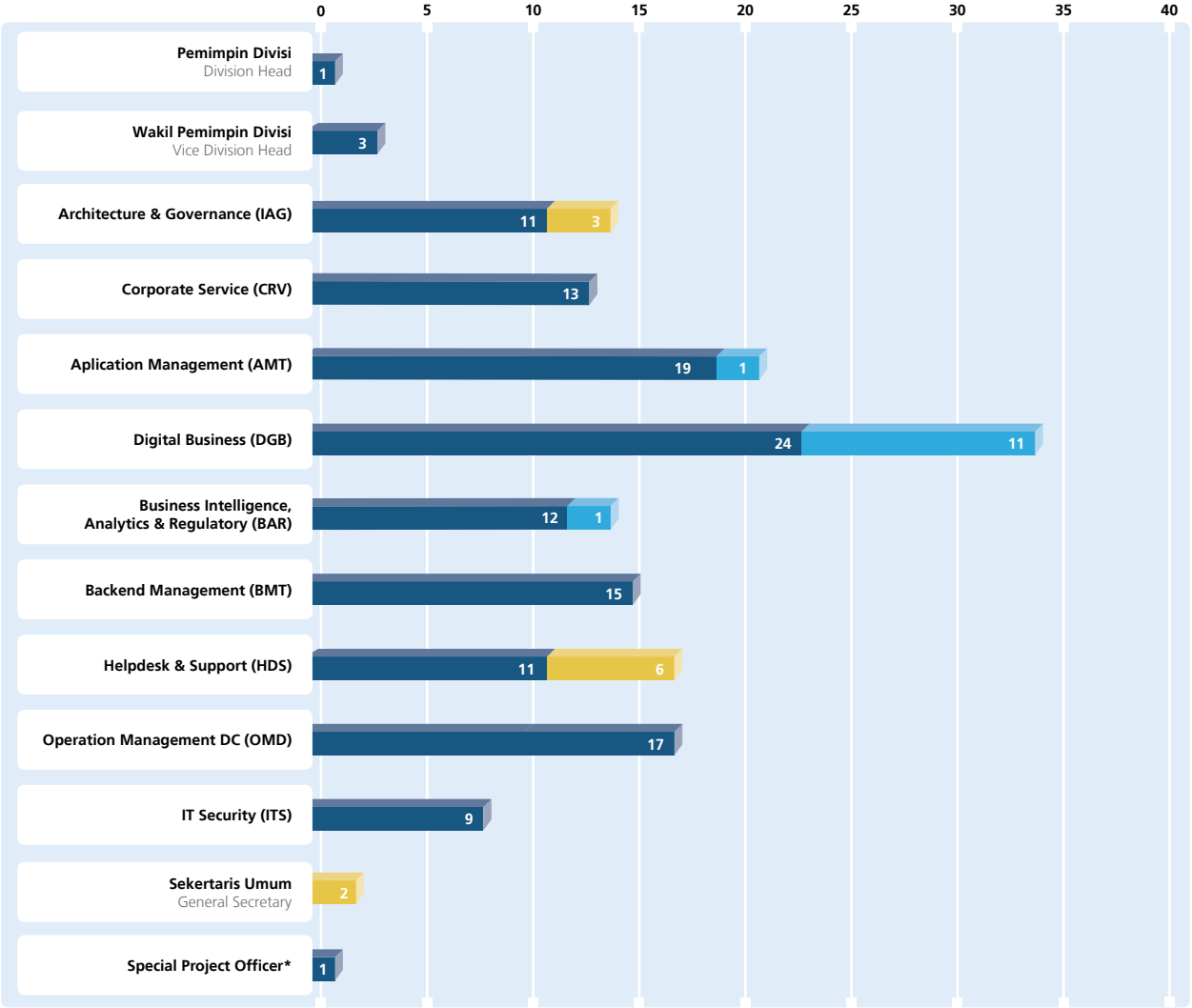
Tabel Jumlah Pegawai Divisi Information Technology per Grup
Table of Number of Information Technology Division Employees per Group

Detail Pekerjaan Job Details	Pegawai Tetap Permanent Employees	Pegawai PKWT PKWT employees	Pegawai *Outsourcing* Outsourcing Employees
Pemimpin Divisi / Division Head	1	-	-
Wakil Pemimpin Divisi / Vice Division Head	3	-	-
Architecture & Governance (IAG)	11	-	3
Corporate Service (CRV)	13	-	-
Application Management (AMT)	19	1	-
Digital Business (DGB)	24	11	-
Business Intelligence, Analytics & Regulatory (BAR)	12	1	-
Backend Management (BMT)	15	-	-
Helpdesk & Support (HDS)	11	-	6
Operation Management DC (OMD)	17	-	-
IT Security (ITS)	9	-	-
Sekretaris Umun / General Secretary	-	-	2
Special Project Officer*	1	-	-

Detail Pekerjaan Job Details	Pegawai Tetap Permanent Employees	Pegawai PKWT PKWT employees	Pegawai *Outsourcing* Outsourcing Employees
Total Pegawai / Total Employees	136	13	11
Grand Total	160		

* Jabatan Non Struktural / Non Structural Position

Jumlah Sumber Daya Manusia per Grup Divisi IT
Number of Employee per Group IT Division



	Pemimpin Divisi Division Head	Wakil Pemimpin Divisi Vice Division Head	Architecture & Governance (IAG)	Corporate Service (CRV)	Aplication Management (AMT)	Digital Business (DGB)	Business Intelligence, Analytics & Regulatory (BAR)	Backend Management (BMT)	Helpdesk & Support (HDS)	Operation Management DC (OMD)	IT Security (ITS)	Sekertaris Umum General Secretary	Special Project Officer*
	1	3	11	13	19	24	12	15	11	17	9		1
					1	11	1		6				
			3									2	

Pegawai Tetap
Permanent Employee

Pegawai PKWT
PKWT Saff

Pegawai (*outsourcing*)
Outsource Employee

Struktur Organisasi Divisi Information Technology

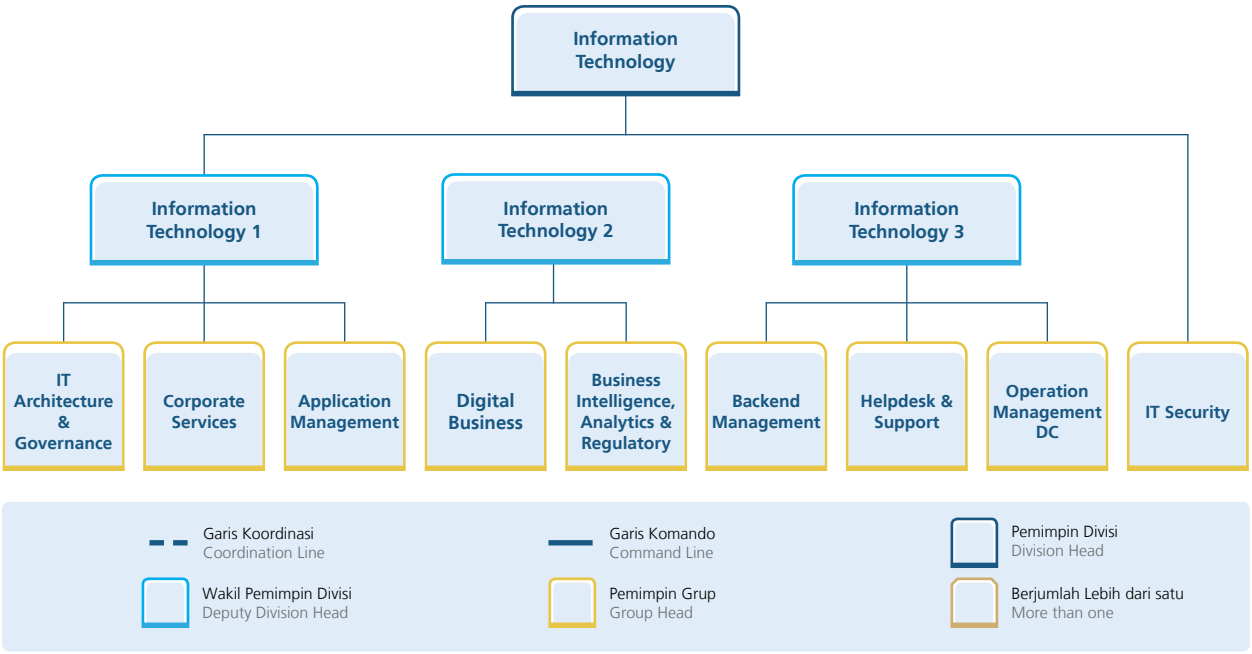
Organizational Structure of The Information Technology Division

Struktur Organisasi Divisi IT berdasar kepada SK nomor 0833/SK/DIR-PST/2021 tanggal 31 Desember 2021 tentang Struktur Organisasi PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk sebagai berikut.

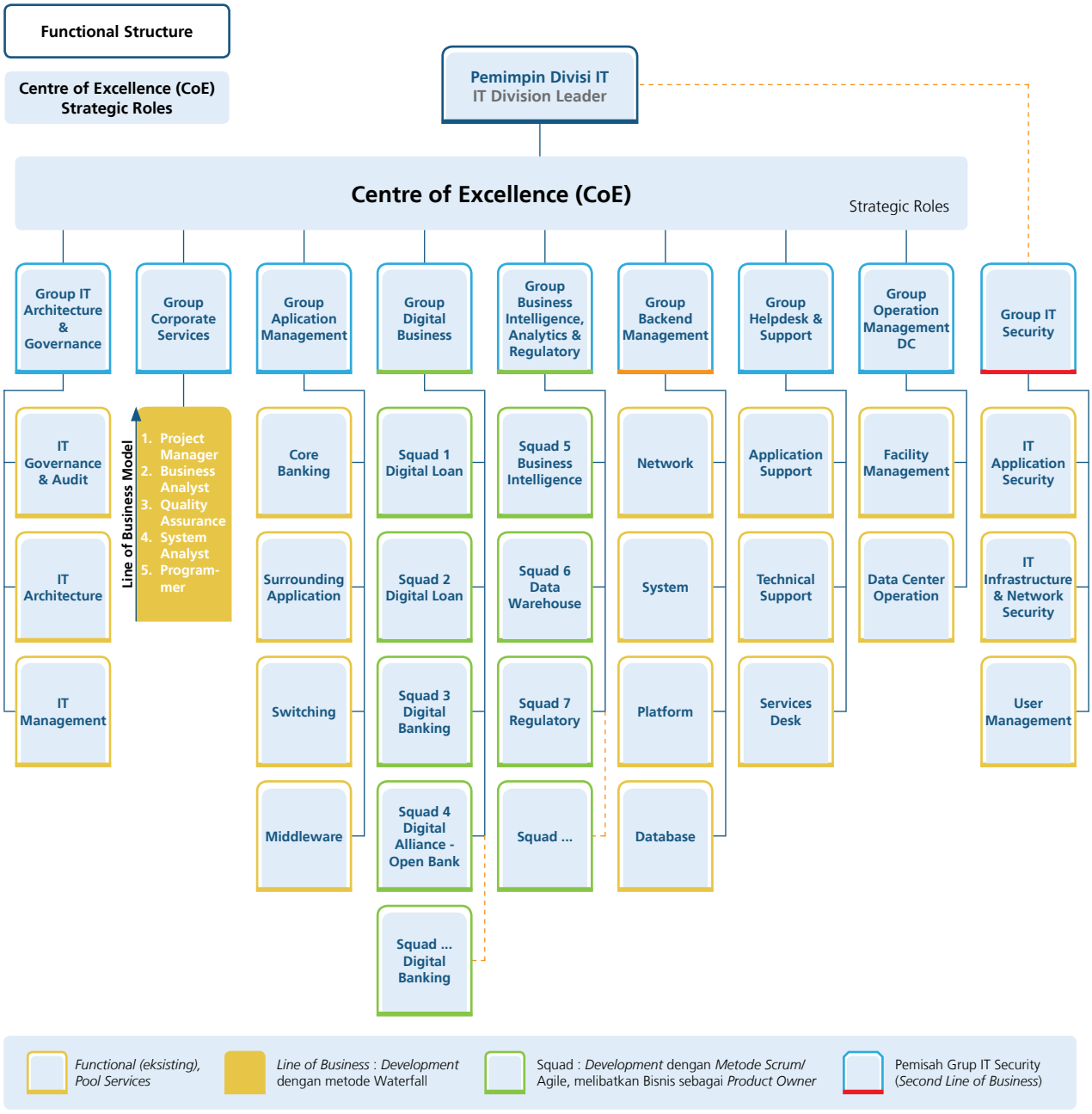
The Organizational Structure of the IT Division was based on Decree number 0833/SK/DIR-PST/2021 dated December 31, 2021 concerning the Organizational Structure of PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk as follows.

Bagan *Organizational Structure*

Organizational Structure Chart



Bagan *Functional Structure* Functional Structure Chart



Rencana Pengembangan Teknologi Informasi Tahun 2023

Information Technology Development Plan for 2023

Perubahan *marketplace* dan *society*, ekspektasi customer, perubahan regulasi, pengaruh globalisasi dan efisiensi menuntut perbankan untuk lebih berfokus kepada layanan yang didukung dengan Teknologi Informasi. Oleh karena itu, arah pengembangan Teknologi Informasi ke depan akan lebih berfokus kepada peningkatan infrastruktur *hardware* maupun *software* sebagai *key enabler* pengembangan bisnis secara terpadu dan komprehensif antara lain:

1. Meningkatkan Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan manual;
2. Meningkatkan Efektifitas dan ketepatan pengambilan keputusan bisnis bank yang berlandaskan *corporate data driven*;
3. Peningkatan kemampuan dan kehandalan infrastruktur IT guna memberikan *service excellence* dalam mendukung ekspansi bisnis bank **bjb** yang berdaya saing dan setara dengan bank besar nasional;
4. Peningkatan IT *security* dan IT *cyber defense* dalam implementasi transformasi digital yang selaras dengan arah *corporate plan* bank **bjb**.

Changes in marketplace and society, customer expectations, regulatory changes, the effects of globalization and efficiency require banks to focus more on services supported by Information Technology. Therefore, the direction of Information Technology development in the future will focus more on improving hardware and software infrastructure as key enablers of integrated and comprehensive business development, including:

1. Improving work process efficiency by implementing automation and simplification of repetitive and manual business activities;
2. Improving the effectiveness and accuracy of bank business decision making based on corporate data driven;
3. Increasing the capability and reliability of IT infrastructure to provide service excellence in supporting bank **bjb** business expansion which is competitive and on par with major national banks;
4. Increasing IT security and IT cyber defense in the implementation of digital transformation in line with the direction of bank **bjb** corporate plan.



7 (tujuh) tema kapabilitas untuk mendukung strategi Teknologi Informasi bank **bjb** di antaranya:

1. *Process and Workforce Optimization*
   Peningkatan efektifitas dan efisiensi proses melalui pembaharuan dan digitalisasi proses, serta harmonisasi dan sinergi antara fungsi dengan mengimplementasikan tata kelola yang terintegrasi dan otomatisasi. Contoh tren teknologi: *Robotic Process Automation* (RPA).
2. *Infrastructure and Digital Culture Strengthening*
   Peningkatan infrastruktur TI secara fungsi maupun kapasitas serta pengimplementasian teknologi dan aplikasi terbaru untuk mendukung perkembangan bisnis. Contoh tren teknologi: *Cloud platform* dan *Blockchain*.
3. *Data-Driven Monitoring and Decisioning*
   Pembentukan *data management*, pemanfaatan teknologi untuk digitalisasi proses *reporting*, serta peningkatan penggunaan data dalam proses analisis di tiap lini bisnis bank **bjb**. Contoh tren teknologi: *Business Driven Analytics*.
4. *Market Digitalization and Penetration*
   Pembentukan data management, pemanfaatan teknologi untuk digitalisasi proses reporting, serta peningkatan penggunaan data dalam proses analisis di tiap lini bisnis bank **bjb**. Contoh tren teknologi: *Business Driven Analytics*.
5. *Customer-centric and Customer-driven Organization*
   Solusi terintegrasi yang dapat melayani kebutuhan customer, memberikan *feedback*, serta kemampuan untuk melakukan personalisasi kepada tiap nasabah berdasarkan *customer behavior*. Contoh tren teknologi: *Customer Experience Management*.
6. *Cyber Security and Data Privacy*
   Menciptakan kemampuan untuk melihat potensi ancaman dan *vulnerability* yang ada, serta standardisasi prosedur dan teknologi pengelolaan. Contoh pendekatan: *Cyber Security Champions*, *Trust* dan *Secure Experience*, *Simplifying environment*.
7. *Sustainable Financial Ecosystem*
   Mengembangkan produk-produk perbankan yang dapat mencapai metrik-metrik ESG, serta menjadikan ESG sebagai bagian dari manajemen risiko dan pengembangan perusahaan ke depannya.

7 (seven) capability themes to support bank **bjb** Information Technology strategy include:

1. Process and Workforce Optimization
   Increasing the effectiveness and efficiency of processes through updating and digitizing processes, as well as harmonization and synergy between functions by implementing integrated governance and automation. Example of a technology trend: Robotic Process Automation (RPA).
2. Infrastructure and Digital Culture Strengthening
   Increasing IT infrastructure in terms of function and capacity as well as implementing the latest technology and applications to support business development. Examples of technology trends: Cloud platforms and Blockchain.
3. Data-Driven Monitoring and Decisioning
   Formation of data management, use of technology to digitize the reporting process, and increase the use of data in the analysis process in each bank **bjb** business line. Example of a technology trend: Business Driven Analytics.
4. Market Digitalization and Penetration
   Formation of data management, use of technology to digitize the reporting process, and increase the use of data in the analysis process in each bank **bjb** business line. Example of a technology trend: Business Driven Analytics.
5. Customer-centric and Customer-driven Organization
   Integrated solutions that can serve customer needs, provide feedback, as well as the ability to personalize each customer based on customer behavior. Example of a technology trend: Customer Experience Management.
6. Cyber Security and Data Privacy
   Creating the ability to see potential threats and existing vulnerabilities, as well as standardize management procedures and technologies. Examples of approaches: Cyber Security Champions, Trust and Secure Experience, Simplifying environment.
7. Sustainable Financial Ecosystem
   Develop banking products that can achieve ESG metrics, and make ESG a part of risk management and future development of the company.


bjb
TRANSFER VALAS
WORLDLINK
CHF
KRW
CAD
PHP
INR
MYR
SAR
NZD
Kini kami melayani transaksi transfer valas
di 132 negara
Informasi lebih lanjut :
infobjb.id/remittance
www.bankbjb.co.id
14049
bank bjb terdaftar dan diawasi oleh Otoritas Jasa Keuangan
bank bjb
Tandamata Untuk Negeri

TATA KELOLA PERUSAHAAN

Corporate Governance

08



bank bjb



Pencapaian Dalam Penerapan Tata Kelola Perusahaan

Achievements in the Implementation of Corporate Governance

Otoritas Jasa Keuangan selaku pengawas melakukan penilaian Tingkat Kesehatan Bank terhadap bank **bjb** semester I tahun 2022 dengan hasil komposit dinilai Sehat atau peringkat Komposit 2 (PK-2)

The Financial Services Authority as the supervisor conducts a Bank Health Level assessment of bank bjb in 2022 with composite results assessed as Healthy or Composite rating 2 (PK-2).

The Indonesian Institute for Corporate Governance (IICG) melalui penilaian program *Corporate Governance Perception Index* (CGPI) melakukan penilaian terhadap GCG bank **bjb** dengan hasil nilai skor 85,60 atau predikat Indonesia *Most Trusted Companies* (Sangat Tepercaya).

The Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) program conducted an assessment of bank **bjb** GCG with a score of 85.60 or the Indonesia Most Trusted Companies (Highly Trusted).

*Good Corporate Governance (*GCG*)* atau Tata Kelola Perusahaan yang Baik merupakan paradigma yang terus berkembang di Indonesia saat ini. Perusahaan-perusahaan semakin menyadari akan pentingnya mengimplementasikan GCG secara baik dan konsisten dalam upaya peningkatan kualitas perusahaan. GCG adalah suatu konsep yang menyangkut struktur perusahaan, pembagian tugas, dan pembagian beban tanggung jawab dari masing–masing unsur yang membentuk unsur perusahaan, dan mekanisme yang harus ditempuh oleh masing–masing unsur tersebut. Selain itu juga GCG merupakan prinsip–prinsip yang diterapkan oleh perusahaan untuk memaksimalkan nilai perusahaan, meningkatkan kinerja dan kontribusi perusahaan, serta menjaga keberlanjutan perusahaan secara jangka panjang.

GCG merupakan suatu sistem peraturan yang mengatur hubungan dari berbagai pihak yang bersangkutan dengan Pemegang Saham, Dewan Komisaris, Direksi, dan Komite–komite. Dengan kata lain, GCG mencakup hubungan antara para pemangku kepentingan (*stakeholder*) yang terlibat serta tujuan pengelolaan perusahaan. Selain itu, penerapan GCG tidak hanya menjadi suatu keharusan, tetapi juga merupakan fondasi utama dalam menjalankan usaha untuk memaksimalkan manfaat dan nilai tambah bagi para pemangku kepentingan serta menjaga keberlangsungan usaha. Penerapan GCG kian menjadi faktor penentu strategis bagi perbankan agar dapat meningkatkan nilai dan memelihara proses pertumbuhan yang berkelanjutan. Setiap perbankan perlu terus meningkatkan kinerja agar dapat mengambil manfaat dari

Good Corporate Governance (GCG) is a paradigm that continues to develop in Indonesia today. Companies are increasingly aware of the importance of GCG in efforts to improve the quality of the company, and improving the quality of the company will be realized if the company implements good and consistent GCG. GCG is a concept that concerns the structure of the company, the division of tasks, and the distribution of responsibilities of each element that forms the element of the company, and the mechanisms that must be followed by each of these elements. In addition, GCG is the principles applied by the company to maximize the value of the company, improve the performance and contribution of the company, and maintain the long-term sustainability of the company.

GCG is a regulatory system that regulates the relationship of various parties concerned with Shareholders, Board of Commissioners, Board of Directors and Committees. In other words, GCG includes the relationship between the stakeholders involved and the objectives of managing the company. In addition, the implementation of GCG is not only a must, but also the main foundation in running a business to maximize benefits and added value for stakeholders and maintain business continuity. The implementation of GCG is increasingly becoming a strategic determining factor for banks in order to increase value and maintain a process of sustainable growth. Every bank needs to continue to improve its performance so that it can benefit from the implementation of GCG. The purpose of implementing GCG

penerapan GCG. Tujuan penerapan GCG yaitu menciptakan nilai tambah bagi semua pihak yang berkepentingan, pihak – pihak tersebut adalah pihak internal yang meliputi Dewan Komisaris, Direksi, Karyawan, dan pihak eksternal yang meliputi investor, kreditur, pemerintah, masyarakat dan pihak berkepentingan lainnya.

is to create added value for all interested parties; these parties are internal parties which include the Board of Commissioners, Directors, Employees and external parties which include investors, creditors, government, communities and other interested parties.

Sebagai lembaga intermediasi dan lembaga kepercayaan, Perseroan dalam melaksanakan kegiatan usahanya harus berpedoman terhadap prinsip keterbukaan (*transparancy*), memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran yang konsisten dengan *corporate values*, sasaran usaha dan strategi Perseroan sebagai cerminan akuntabilitas (*accountability*), menjamin dilaksanakannya ketentuan yang berlaku sebagai wujud tanggung jawab (*responsibility*), objektif dan bebas dari tekanan pihak manapun dalam pengambilan keputusan (*independency*), serta senantiasa memperhatikan kepentingan seluruh *stakeholders* (Pemangku Kepentingan) berdasarkan asas kesetaraan dan kewajaran (*fairness*).

As an intermediary and trust institution, the Company in carrying out its business activities must be guided by the principle of transparency, have performance measures from all levels based on measures that are consistent with corporate values, business objectives and Company strategies as a reflection of accountability, guarantee the implementation of provisions which acts as a form of responsibility, is objective and free from pressure from any party in making decisions (independence), and always pays attention to the interests of all stakeholders based on the principles of equality and fairness.

Salah satu kunci keberhasilan dan kesinambungan penerapan GCG adalah berfungsinya organ–organ Perseroan yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Direksi dan Komite–komite secara efektif. Efektivitas penerapan *governance* dapat dilihat dari adanya keselarasan pada tiga aspek *governance system* yaitu *governance structure*, *governance process* dan *governance outcome*. Aspek *governance structure* berkaitan dengan kecukupan struktur dan infrastruktur tata kelola agar proses penerapan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.

One of the keys to the success and continuity of GCG implementation is the effective functioning of the Company's organs, namely the General Meeting of Shareholders (GMS), the Board of Commissioners, the Board of Directors and Committees. The effectiveness of governance implementation can be seen from the alignment of the three governance system aspects, namely governance structure, governance process and governance outcome. The aspect of governance structure relates to the adequacy of governance structures and infrastructure so that the process of implementing GCG principles produces outcomes that are in line with stakeholder expectations.

Adapun yang termasuk dalam *governance structure* Perseroan adalah Direksi, Dewan Komisaris, komite-komite dan satuan kerja, sedangkan yang termasuk infrastruktur tata kelola antara lain kebijakan dan prosedur Perseroan, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi. *Governance process* terkait dengan proses penerapan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola sehingga menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan. Dengan demikian, *governance outcome* mencerminkan sejauh mana penerapan *governance process* serta dukungan yang memadai dari *governance structure*. Sebaliknya, permasalahan pada *governance structure* dapat mengakibatkan timbulnya kelemahan pada *governance process* sehingga memberikan dampak terhadap *governance outcome*.

The governance structure of the Company includes the Board of Directors, Board of Commissioners, committees and work units, while governance infrastructure includes Company policies and procedures, management information systems and the main tasks and functions of each organizational structure. Governance process is related to the process of implementing GCG principles supported by adequate governance structures and infrastructure so as to produce outcomes that are in line with Stakeholder expectations. Thus, governance outcomes reflect the extent to which governance processes are implemented and adequate support from governance structures. On the other hand, problems in the governance structure can lead to weaknesses in the governance process, thereby impacting governance outcomes.

Komitmen Perseroan dalam menerapkan *corporate governance* terlihat dari dimilikinya *governance structure* dan *governance process* yang efektif, sehingga mampu menghasilkan *governance outcome* yang sesuai dengan harapan seluruh Pemangku Kepentingan. Perseroan menyadari bahwa melalui pelaksanaan GCG, Perseroan tidak hanya mendapatkan hasil kinerja keuangan yang baik, akan tetapi juga mampu menghasilkan reputasi yang baik dimata Pemangku Kepentingan. Keberlangsungan

The Company's commitment to implementing corporate governance can be seen from having an effective governance structure and governance process to produce governance outcomes that meet the expectations of all Stakeholders. The Company realizes that through the implementation of GCG, the Company does not only get good financial performance results, but is also able to generate a good reputation in the eyes of Stakeholders. The sustainability of the Company with Stakeholders'

Perseroan dengan kepercayaan Pemangku Kepentingan, akan senantiasa meningkatkan kontribusi Perseroan bagi seluruh masyarakat. Untuk itu, Perseroan berkomitmen senantiasa menempatkan GCG sebagai fondasi utama dalam menjalankan kegiatan usahanya, serta untuk mempertahankan eksistensi dalam menghadapi tantangan dan persaingan usaha dimasa mendatang, khususnya di sektor industri perbankan. Perseroan senantiasa menerapkan seluruh **prinsip GCG** yaitu ***Transparency*, *Accountability*, *Responsibility*, *Independency* dan *Fairness*** (**TARIF**) yang telah disepakati oleh seluruh Dewan Komisaris, Direksi dan seluruh pegawai Perseroan. Kelima asas tersebut diimplementasikan melalui pemenuhan kepentingan pemegang saham dan memberikan perlakuan yang sama kepada seluruh pemegang saham, pemenuhan kepentingan *stakeholders* lainnya, melaksanakan pengungkapan dan transparansi, serta tugas dan tanggung jawab Dewan Komisaris dalam menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi.

Melalui penerapan GCG yang mengacu kepada pedoman standar Tata Kelola Perseroan yang berlaku secara nasional maupun internasional, Bank memiliki cita-cita untuk menjadi Bank Pilihan Utama Masayarakat, mencapai tujuan jangka panjang yang telah ditetapkan, serta senantiasa memberikan kontribusi positif bagi seluruh masy dan Pemangku Kepentingan.

Perseroan berkomitmen untuk menerapkan prinsip–prinsip GCG dan mengacu kepada beberapa ketentuan yang berlaku serta pedoman–pedoman implementasi GCG yang sesuai dengan *best practice*/standar internasional. Perseroan senantiasa menerapkan standar praktik GCG yang tinggi dengan mengacu pada ketentuan OJK dan standar internasional.

trust, will always increase the Company's contribution to the whole community. For this reason, the Company is committed to always placing GCG as the main foundation in carrying out its business activities, as well as to maintain its existence in facing challenges and business competition in the future, especially in the banking industry sector. The Company always implements all **GCG principles** namely **Transparency, Accountability, Responsibility, Independence and Fairness (TARIF)** which have been agreed upon by the entire Board of Commissioners, Directors and all employees of the Bank. These five principles are implemented through fulfilling the interests of shareholders and providing equal treatment to all shareholders, fulfilling the interests of other stakeholders, implementing disclosure and transparency, as well as the duties and responsibilities of the Board of Commissioners in carrying out the oversight function and providing advice to the Board of Directors.

Through the implementation of GCG with reference to the applicable guidelines and standards of Corporate Governance, both nationally and internationally. The Bank has aspirations to become the community's first choice Bank and achieve long-term goals that have been set and always make a positive contribution to the whole community and Stakeholders.

The Company is committed to implementing GCG principles and refers to several applicable regulations and guidelines for GCG implementation in accordance with international best practices/ standards. The Company always implements high GCG practice standards by referring to FSA regulations and international standards.

Dasar Penerapan Tata Kelola Perusahaan

Basic Application of Corporate Governance

Komitmen Perseroan untuk menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik mengacu kepada beberapa ketentuan yang berlaku, antara lain:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang Perubahan atas Undang-undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
4. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
6. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
7. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
8. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
9. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

Selain ketentuan yang diharuskan dari berbagai peraturan perundang-undangan di atas, bank **bjb** juga mendasarkan pada pedoman-pedoman implementasi GCG sebagai berikut:

1. Prinsip-prinsip *Corporate Governance* yang dikembangkan oleh *Organization for Economic Cooperation and Development* (OECD).
2. ASEAN *Corporate Governance Scorecard*.
3. Pedoman GCG Indonesia yang dikembangkan oleh Komite Nasional Kebijakan *Governance* (KNKG).
4. Pedoman GCG Perbankan Indonesia yang dikembangkan oleh Komite Nasional Kebijakan *Governance* (KNKG).
5. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision*.

The Company commitment to implement the principles of Good Corporate Governance refers to several applicable provisions, including:

1. Law of the Republic of Indonesia No. 10 of 1998 about Amendments to Law No. 7 of 1992 about Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 about Limited Liability Companies.
3. Financial Services Authority Regulation No. 17/ POJK.03/2014 about the Implementation of Integrated Risk Management for Financial Conglomerates.
4. Financial Services Authority Regulation No. 18/POJK.03/2014 about the Implementation of Integrated Governance for Financial Conglomerates.
5. Financial Services Authority Regulation No. 8/POJK.04/2015 about Issuer's or Public Companies' Websites.
6. Financial Services Authority Regulation No. 31/POJK.04/2015 about Disclosure of Material Information or Facts by Issuers or Public Companies.
7. Financial Services Authority Circular No. 32/ SEOJK.04/2015 about Open Corporate Governance.
8. Financial Services Authority Regulation No. 55/ POJK.03/2016 about Governance Determination for Commercial Banks.
9. Circular of the Financial Services Authority No. 13/ SEOJK.03/2017 about the Implementation of Governance for Commercial Banks.

In addition to the conditions required by the various laws and regulations above, bank **bjb** also bases on the guidelines for implementing GCG as follows:

1. Principles of Corporate Governance developed by the Organization for Economic Cooperation and Development (OECD).
2. ASEAN Corporate Governance Scorecard.
3. Indonesian GCG Guidelines developed by the National Committee on Governance Policy (KNKG).
4. Indonesian Banking GCG Guidelines developed by the National Governance Policy Committee (KNKG).
5. Principles for Enhancing Corporate Governance published by the Basel Committee on Banking Supervision.

Struktur dan Mekanisme Tata Kelola Perusahaan

Corporate Governance Structure and Mechanism

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*) yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan perundang-undangan.

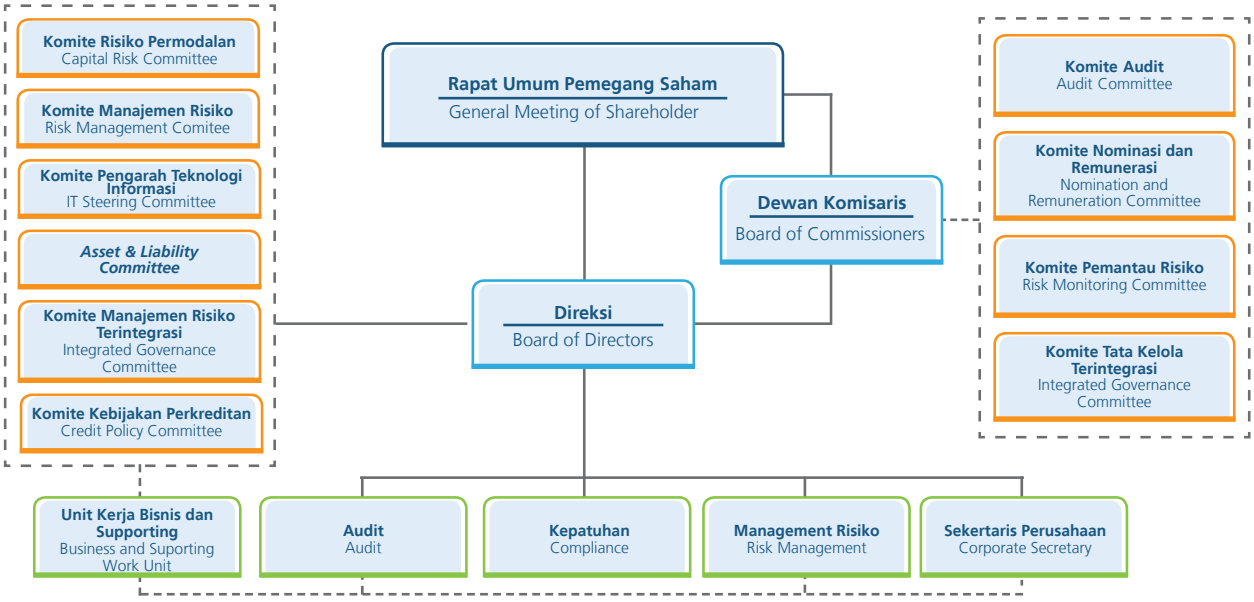
Based on the Law of the Republic of Indonesia Number 40 of 2007 about Limited Liability Companies (PT Law), the Company's Organs consist of General Meeting of Shareholders (GMS), Board of Commissioners, and Directors. The management system follows a two-tier system, namely the Board of Commissioners and the Directors, which has clear authority and responsibilities following their respective functions as mandated in the articles of association and legislation.

Struktur Organ Perusahaan

Dalam melaksanakan kepengurusan bank **bjb**, Direksi didukung oleh struktur organisasi yang terdiri dari organ utama dan organ pendukung sehingga manajemen dapat melaksanakan tugas secara efektif. Adapun dalam melaksanakan fungsi pengawasan dan pemberian nasihat, Dewan Komisaris didukung oleh organ penunjang yaitu Sekretaris Dewan Komisaris, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi dan Komite Tata Kelola Terintegrasi

Organ Structure of The Company

In carrying out the management of the bank **bjb**, the Directors is supported by an organizational structure consisting of the main organs and supporting organs so that management can conduct its duties effectively. In conducting its supervisory and advisory functions, the Board of Commissioners is supported by supporting organs namely the Secretary of the Board of Commissioners, the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee and the Integrated Governance Committee.

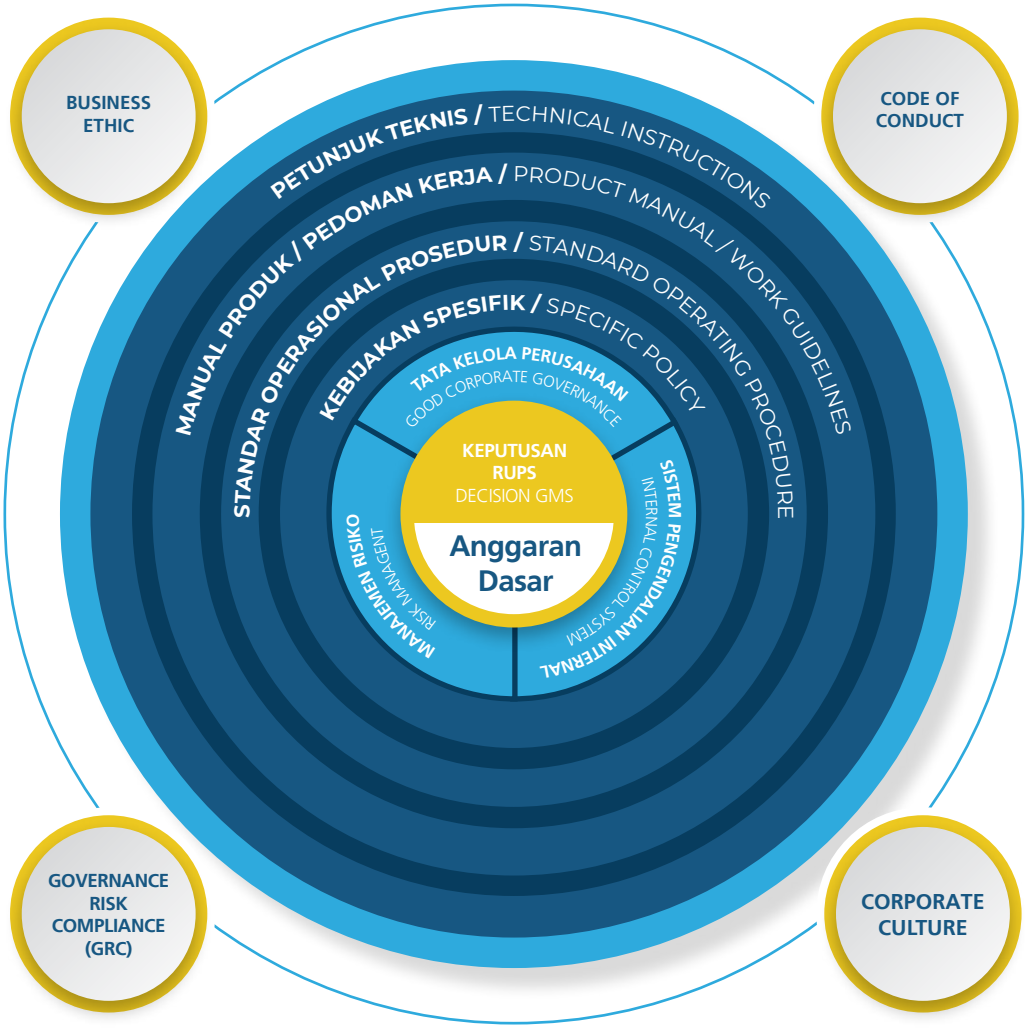


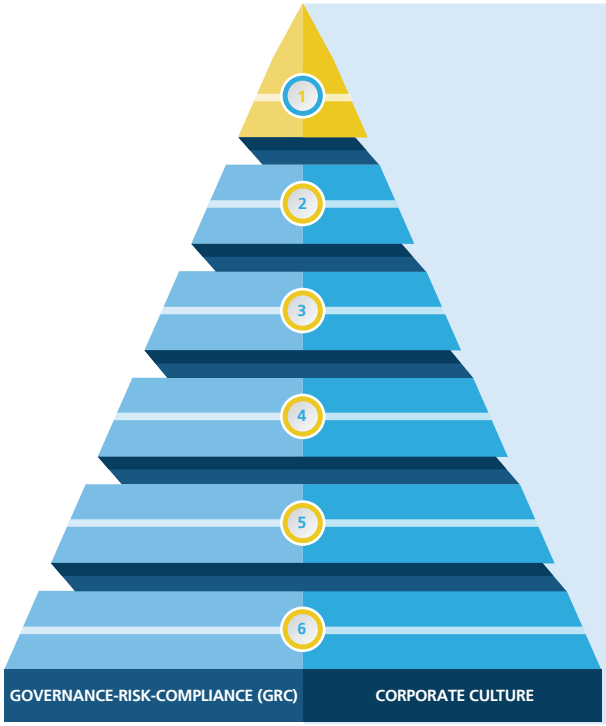
Governance Soft Structure

Dalam menerapkan tata kelola perusahaan yang baik, Perseroan memiliki Arsitektur Kebijakan dan Prosedur. Arsitektur Kebijakan dan Prosedur adalah suatu kerangka menyeluruh yang menggambarkan hirarki/tata urutan dan pengelompokkan kebijakan dan prosedur dengan dilandasi *governance, Risk and Compliance* (GRC) serta etika yang diimplementasikan secara terintegrasi sebagai arah dan pelaksanaan pencapaian tujuan Perseroan agar lebih efisien dan efektif.

Governance Soft Structure

In implementing good corporate governance, the Company has an Architecture of Policies and Procedures. Policy and Procedure Architecture is an overall framework that describes the hierarchy/order and grouping of policies and procedures based on governance, Risk and Compliance (GRC) and ethics that are implemented in an integrated manner as the direction and implementation of achieving the Company's goals to be more efficient and effective.





1. Anggaran Dasar-Keputusan RUPS/Articles of Association-GMS Resolutions
2. Kebijakan Umum/Public policy
   - Kebijakan Tata Kelola Perusahaan/Corporate Governance Policy (*Good Corporate Governance*)
   - Kebijakan Manajemen Risiko/Risk Management Policy
   - Kebijakan Sistem Pengendalian internal / internal Control System Policy
3. Kebijakan Spesifik/Specific Policy
   - Kebijakan Aktivitas Usaha Bisnis/Business Activities Policy
   - Kebijakan Aktivitas Pendukung Usaha Bisnis/Business Support Activities Policy
4. Standar Operasional Prosedur/Standard Operating Procedure
5. Manual Produk/Pedoman Kerja/Product Manual/Work Manual
6. Petunjuk Teknis/Technical instructions

Arsitektur Kebijakan dan Prosedur bertujuan untuk:
1. Sebagai upaya penyesuaian antara jenis, hirarki dan materi muatan dari kebijakan dan prosedur Perseroan.
2. Sebagai pelaksanaan prinsip kehati-hatian (*prudential banking*) dengan berpedoman pada *Governance, Risk and Compliance* (GRC), *Business Ethic* serta *Code of Conduct*.

Perseroan telah memiliki *governance soft structure* yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Dewan Komisaris dan Direksi guna mengimplementasikan prinsip-prinsip GCG pada seluruh jenjang organisasi, antara lain:
1. Anggaran Dasar Perseroan
2. Kebijakan Tata Kelola Bank
3. SOP Anti Korupsi
4. Pedoman dan Tata Tertib Kerja Dewan Komisaris
5. Kebijakan Tata Tertib Kerja Direksi
6. Pedoman Pengendalian Gratifikasi
7. Pedoman Benturan Kepentingan
8. Pedoman LHKPN
9. Etika Usaha dan Tata Perilaku (*Code of Conduct*)
10. Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*)

Mekanisme Tata Kelola Perusahaan

Pemegang Saham

Pemegang saham yang dimaksud dalam Anggaran Dasar yaitu pemegang saham Seri A dan saham Seri B. Saham Perseroan adalah saham atas nama dan dikeluarkan atas nama pemiliknya yang terdaftar dalam Daftar Pemegang Saham yang terdiri dari Saham Seri A dan Seri B.

Pemerintah Pusat, Pemerintah Provinsi, Kota dan Kabupaten memiliki Saham Seri A dan Seri B. Saham Seri B juga dimiliki oleh Direksi, Dewan Komisaris, Karyawan Perseroan dan Masyarakat.

Hak Pemegang Saham

Saham Seri A adalah saham yang memberikan hak khusus kepada pemegangnya dalam kuorum kehadiran dan kuorum persetujuan RUPS sebagaimana diatur dalam Anggaran Dasar. Adapun hak Pemegang Saham Seri A yaitu:
1. Menghadiri dan menyetujui pengangkatan, pemberhentian dan persetujuan pengunduran diri Dewan Komisaris dan Direksi.
2. Menghadiri dan menyetujui perubahan Anggaran Dasar pengeluaran Efek Bersifat atau perubahan Modal Ditempatkan dan Disetor.
3. Menghadiri dan menyetujui penyetoran saham dalam bentuk benda selain uang, baik benda berwujud maupun benda tidak berwujud.
4. Menghadiri dan menyetujui penggabungan, peleburan, pengambilalihan dan pemisahan serta pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.

The Architecture of Policies and Procedures aims to be:
1. An effort to adjust between types, hierarchy and material content of Company policies and procedures.
2. A prudential banking principle based on Governance, Risk and Compliance (GRC), Business Ethics and Code of Conduct.

The Company has a governance soft structure which is the provisions stipulated by the Board of Commissioners and Directors to implement GCG principles at all levels of the organization, including:
1. The Company's Articles of Association
2. Bank Governance Policy
3. Anti-Corruption SOP
4. Board of Commissioners Charter
5. Directors Work Procedures Policy
6. Gratification Control Guidelines
7. Conflict of Interest Guidelines
8. LHKPN Guidelines
9. Business Ethics and Code of Conduct
10. Work Procedures for Reporting Violations (Whistleblowing)

Corporate Governance Mechanism

Shareholders

Shareholders referred to in the Articles of Association are Series A and Series B shareholders. The Company's shares are shares in the name and issued in the name of the owners registered in the Register of Shareholders consisting of Series A and Series B Shares.

The Central Government, Provincial Governments, City and District have Series A and B Shares. Meanwhile, Series B Shares is owned by the Directors, Board of Commissioners, Company Employees, and the Community.

Shareholders' Rights

Series A shares are shares which give special rights to their holders in the attendance quorum and the GMS approval quorum as stipulated in the Articles of Association. The rights of Series A Shareholders are:
1. Attending and approving the appointment, dismissal and approval of the resignation of the Board of Commissioners and Directors.
2. Attending and approving amendments to the Articles of Association for Issuance of Securities or changes in Issued and Paid-in Capital.
3. Attending and approving stock deposits in the form of objects other than money, both tangible and intangible objects.
4. Attending and approving the merger, consolidation, acquisition and separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.

5. Pemegang Saham dapat meminta penyelenggaran RUPS.
6. Pemegang saham dapat mengusulkan mata acara dalam RUPS.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.

Sepanjang dalam Anggaran Dasar tidak ditetapkan lain, maka Pemegang Saham Seri A dan Pemegang Saham Seri B mempunyai hak yang sama.

Kebijakan Hubungan Dengan Pemegang Saham

Dalam menjalankan hubungan dengan pemegang saham, perseroan melakukan komunikasi dengan pemegang saham atau investor melalui pemberian informasi laporan keuangan secara berkala, *analyst meeting*, laporan pelaksanaan GCG, serta laporan tahunan. Perseroan telah memiliki kebijakan komunikasi dengan pemegang saham atau investor yang diatur dalam SK Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Tujuannya agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat.

Perlakuan yang Sama Terhadap Pemegang Saham

Dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi), Perseroan memberikan perlakuan yang sama terhadap seluruh Pemegang Saham, baik pemegang saham mayoritas maupun minoritas. Hal ini dimaksudkan agar tidak terdapat informasi pihak dalam (*inside information*) yang hanya diketahui oleh Pemegang Saham mayoritas. Seluruh Pemegang Saham memiliki hak yang sama dalam memperoleh informasi terkait Perseroan. Pelaksanaan fungsi diseminasi informasi tersebut dilakukan oleh bagian Hubungan Investor (*Investor Relations*) di bawah Sekretaris Perusahaan (*Corporate Secretary*).

Beberapa bentuk pelaksanaan transparansi informasi yang dilakukan Perseroan adalah aktif menyelenggarakan forum-forum pertemuan dengan analis dan investor, melalui paparan publik untuk menjamin keterbukaan informasi dapat dilaksanakan dengan baik. Metode yang digunakan, adalah sebagai berikut.

1. *Direct*, yang meliputi *Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits* dan *Site Visits.*
2. *Indirect*, yang meliputi Laporan Tahunan, Laporan Keuangan Publikasi (triwulan), *Website*, Media, *Conference Calls* dan *Emails.*

Prinsip dasar yang digunakan oleh Perseroan adalah:

1. Pengungkapan informasi dilakukan secara wajar (*fair disclosure information*) dengan memperhatikan prinsip kesetaraan (*equitable treatment*) dan transparansi.
2. Perseroan maupun Direksi serta pegawai wajib memberikan informasi dengan berpegang pada prinsip kehati-hatian dengan memperhatikan ketentuan kerahasiaan di bidang perbankan yang berlaku.

5. Shareholders may request the holding of a GMS.
6. Shareholders may propose agenda in the GMS.
7. Each share gives the right to shareholders to cast 1 (one) vote.

As long as the Articles of Association are not stipulated otherwise, the Series A Shareholders and Series B Shareholders have the same rights.

Relationship Policies With Shareholders

Relationships with Shareholders are conducted by the Company by communicating between the Company and shareholders or investors through periodic financial report information, analyst meetings, GCG implementation reports, and annual reports. The company has a communication policy with shareholders or investors which is regulated in the Decree of the Board of Directors Number 0681/SK/DIR-CS/2019 concerning Guidelines for the Management of Capital Market Activities. The aim is for shareholders or investors to gain a clearer understanding of the information that has been published to the public.

Same Treatment of Shareholders

In providing information needed by investors or shareholders (transparency of information), the company provides the same treatment to all shareholders, both majority and minority shareholders. This is intended so that there is no inside information that is only known by the majority Shareholders. All Shareholders have the same rights in obtaining information related to the Company. The information dissemination function is conducted by the Investor Relations section under the Corporate Secretary.

Some forms of information transparency conducted by the Company are active in holding forums for meetings with analysts and investors, through public exposure to ensure information disclosure can be carried out properly. The method used, is as follows.

1. Direct, which includes Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits and Site Visits.
2. Indirect, which includes Annual Report, Published Financial Reports (quarterly), Website, Media, Conference Calls and Emails.

The basic principles used by the Company are:

1. Information disclosure is conducted fairly (fair disclosure information) with due regard to the principle of equality (equitable treatment) and transparency.
2. Companys and Directors and employees are required to provide information by adhering to the principle of prudence by observing the provisions of confidentiality in the applicable banking sector.

3. Komunikasi dengan Komunitas Pasar Modal dan Komunitas Investor menggunakan kebijakan satu pintu (*one door policy*). Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor dalam skala nasional maupun internasional serta paparan kinerja kepada publik.

Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor dalam skala nasional maupun internasional serta paparan kinerja kepada publik. Perseroan juga memenuhi kewajiban keterbukaan informasi sebagaimana yang diatur dalam peraturan Pasar Modal Indonesia seperti laporan keuangan, laporan tahunan, laporan pemegang saham tertentu dan paparan publik.

Perseroan juga telah memberikan akses seluas-luasnya kepada masyarakat umum dan investor untuk memperoleh informasi melalui situs Perseroan di laman resmi www.bankbjb.co.id. Situs ini memuat informasi terkini seperti aksi korporasi, laporan keuangan dan *company guidance* (triwulanan), bahan presentasi Perseroan ke publik dan kliping media mengenai pemberitaan Bank.

Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) bank **bjb** terdiri atas RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diselenggarakan tiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan.

Pada saat pelaksanaan RUPS, Perseroan dapat mengundang pihak lain yang terkait dengan mata acara RUPS, Pihak lain yang dimaksud antara lain lembaga dan/atau Profesi Penunjang Pasar Modal yang terkait dengan penyelenggaraan RUPS dan/atau terkait dengan mata acara rapat dan komite yang dimiliki Perseroan.

Kewenangan RUPS

Kewenangan RUPS meliputi hal-hal sebagai berikut, termasuk namun tidak terbatas pada:

1. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi Perusahaan.
2. Menyetujui Laporan Tahunan dan Laporan Keuangan serta menetapkan penggunaan laba, jika perusahaan mempunyai saldo laba yang positif.
3. Menetapkan gaji berikut fasilitas dan tunjangan anggota Dewan Komisaris dan Direksi.
4. Memutuskan perbuatan hukum untuk melakukan transaksi material dan transaksi benturan kepentingan tertentu sebagaimana dimaksud dalam peraturan perundang-undangan di bidang pasar modal.

3. Communication with the Capital Market Community and Investor Community uses a one door policy. The Company continues to build good relations with investors, analysts and other capital market communities through the regular implementation of activities such as meetings with analysts/investors on a national and international scale and performance exposure to the public.

The Company always builds good relations with investors, analysts and other capital market communities through regular organizing of activities such as meetings with analysts/ investors on a national and international scale and performance exposure to the public. The Company also fulfils the obligation to disclose information as regulated in Indonesian Capital Market regulations such as financial reports, annual reports, certain shareholder reports and public exposures.

The Company has also provided the widest possible access to the general public and investors to obtain information through the Company's website on page www.bankbjb.co.id. This site contains the latest information such as corporate actions, financial reports and company guidance (quarterly), Company presentation material to the public and media clippings regarding the Bank's news.

General Meeting of Shareholders

The bank **bjb** General Meeting of Shareholders (GMS) consists of the Annual GMS and the Extraordinary GMS. The Annual GMS is held every year no later than 6 (six) months after the Company's fiscal year is closed. While Extraordinary GMS can be held at any time based on the need to discuss and decide on the agenda of the meeting by observing the applicable laws and regulations and the Company's Articles of Association.

In the GMS, the Company may invite other parties related to the agenda of the GMS. The other parties includes institutions and/or Capital Market Supporting Professionals related to the holding of the GMS and/or related to the agenda and meetings of committees owned by the Company.

Authority of GMS

The authority of the GMS includes the following matters, including but not limited to:

1. To appoint and dismiss members of the Company's Board of Commissioners and Directors.
2. Approve the Annual Report and Financial Statements and determine the use of profits, if the company has a positive profit balance.
3. Determine the salary and facilities and benefits of members of the Board of Commissioners and Directors.
4. Decides legal actions to conduct material transactions and certain conflict of interest transactions as referred to in legislation in the capital market.

5. Memutuskan perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang seluruh atau lebih dari 50% (lima puluh persen) dari sejumlah kekayaan bersih Perseroan baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, yang terjadi dalam jangka waktu 1 (satu) tahun buku atau jangka waktu yang lebih lama sebagaimana diatur dalam Anggaran Dasar Perseroan.
6. Menyetujui pengunduran diri anggota Direksi dan anggota Dewan Komisaris.
7. Merubah Anggaran Dasar Perseroan.
8. Memberikan persetujuan pengeluaran Efek Bersifat Ekuitas/ Perubahan Modal Ditempatkan dan Disetor, serta penyetoran saham.
9. Memberikan persetujuan penggabungan, peleburan, pengambilalihan, pemisahan, pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.
10. Penunjukan Akuntan Publik dan/atau pemberian kuasa kepada Dewan Komisaris untuk menunjuk Akuntan Publik dengan disertai penjelasan mengenai alasan pemberian kuasa tersebut dan kriteria atau batasan Akuntan Publik.
11. Menetapkan pembagian tugas dan wewenang pengurusan di antara anggota Direksi.

Proses Penyelenggaraan RUPS

RUPS Tahunan diselenggarakan setiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan untuk RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan Perseroan dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar.

Tempat Penyelenggaran RUPS

RUPS wajib dilakukan di wilayah Republik Indonesia yaitu dapat diadakan di:
1. Tempat kedudukan Perseroan.
2. Tempat Perseroan melakukan kegiatan usaha utama.
3. Ibukota Provinsi tempat kedudukan atau tempat kegiatan usaha utama Perseroan.
4. Provinsi tempat kedudukan Bursa Efek atas saham Perseroan dicatatkan.

Pengumuman dan Pemanggilan RUPS

Pengumuman RUPS dilakukan paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS dengan tidak memperhitungkan tanggal pengumuman dan tanggal pemanggilan. Perseroan wajib melakukan pemanggilan RUPS kepada Pemegang Saham paling lambat 21 (dua puluh satu) hari sebelum RUPS, dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS. Pengumuman dan pemanggilan dilakukan melalui Situs Web penyedia e-RUPS, Situs Web BEI dan Web Perseroan dalam Bahasa Indonesia dan Bahasa Inggris.

RUPS dipimpin oleh Komisaris Utama, dalam hal Komisaris Utama tidak hadir atau kosong, maka RUPS dipimpin oleh seorang anggota Dewan Komisaris yang ditunjuk oleh Rapat Dewan Komisaris. Dalam hal semua anggota Dewan Komisaris tidak hadir atau kosong, maka

5. Decides legal actions to transfer or guarantee debt in whole or more than 50% (fifty percent) of the total net assets of the Company either in one transaction or several transactions that are independent or related to each other, which occur within a period of 1 (one) fiscal year or a longer period of time as stipulated in the Company's Articles of Association.
6. Approve the resignation of members of the Directors and the Board of Commissioners.
7. Change the Company's Articles of Association.
8. To approve the issuance of Equity Securities/ Changes in Issued and Paid-Up Capital, as well as the payment of shares.
9. To approve the merger, consolidation, acquisition, separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.
10. Appointment of a Public Accountant and/or granting power of attorney to the Board of Commissioners to appoint a Public Accountant accompanied by an explanation of the reasons for the power of attorney and the criteria or limitations of the Public Accountant.
11. Establish the division of tasks and management authority among members of the Directors.

Process of The GMS

The Annual GMS is held every year no later than 6 (six) months after the Company's fiscal year is closed. Meanwhile, the Extraordinary GMS can be held at any time based on the needs of the Company by taking into account the applicable laws and regulations and the Articles of Association.

The Place of The GMS

GMS must be held in the territory of the Republic of Indonesia which can be held at:
1. The domicile of the Company.
2. Where the Company conducts main business activities.
3. The Capital of the Province of the domicile or place of the Company's main business activities.
4. The province where the Stock Exchange is domiciled over the Company's shares is listed.

Announcement and Invitations of GMS

Announcement of the GMS is made no later than 14 (fourteen) days before the invitation of the GMS, excluding the announcement date and the date of the summons. The Company is obliged to call the GMS to Shareholders no later than 21 (twenty-one) days before the GMS, without considering the date of the invitation and the date of the GMS. Announcements and summons are made through the e-RUPS provider website, the IDX website and the Company's website in Indonesian and English.

The President Commissioner chairs the GMS. If the President Commissioner is absent or vacant, the GMS is chaired by a member of the Board of Commissioners appointed by the Board of Commissioners' Meeting. If all members of the Board

RUPS dipimpin oleh salah seorang anggota Direksi yang ditunjuk oleh Direksi. Dalam hal semua anggota Direksi tidak hadir atau kosong, maka RUPS dipimpin oleh Pemegang Saham yang hadir dalam RUPS yang ditunjuk dari dan oleh peserta.

Dalam hal anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris yang mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Dewan Komisaris lainnya yang tidak mempunyai benturan kepentingan yang ditunjuk oleh Dewan Komisaris. Apabila semua anggota Dewan Komisaris mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah satu Direktur yang ditunjuk oleh Direksi.

Dalam hal salah satu Direktur yang ditunjuk oleh Direksi mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Direksi yang tidak mempunyai benturan kepentingan. Apabila semua anggota Direksi mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah seorang Pemegang Saham bukan pengendali yang dipilih oleh mayoritas Pemegang Saham yang hadir dalam RUPS.

Kuorum Dalam RUPS

RUPS dapat dilangsungkan apabila:

1. Dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang sah, dan keputusan disetujui oleh lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS kecuali ditentukan lain dalam peraturan perundangan yang berlaku. Surat kuasa dapat diperoleh melalui eASY.KSEI dan situs web Perseroan.
2. Rapat kedua adalah sah dan berhak mengambil keputusan yang mengikat apabila dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili sedikitnya 1/3 (satu per tiga) bagian dari jumlah seluruh saham dengan hak suara yang sah dan keputusan disetujui oleh lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali ditentukan lain dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
3. Dalam hal kuorum kehadiran pada RUPS kedua tidak tercapai, RUPS ketiga dapat diadakan dengan ketentuan RUPS ketiga sah dan berhak mengambil keputusan jika dihadiri oleh Pemegang Saham dari saham dengan hak suara yang sah dalam kuorum kehadiran dan kuorum keputusan yang ditetapkan oleh OJK atas permohonan Perseroan.
4. Pemanggilan RUPS ketiga dilakukan atas permohonan Perseroan dan ditetapkan oleh OJK. Dalam pemanggilan RUPS ketiga menyebutkan RUPS kedua telah dilangsungkan dan tidak mencapai kuorum kehadiran.

Pengambilan Keputusan Dalam RUPS

Semua keputusan diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai maka keputusan diambil berdasarkan suara setuju sebagaimana ditentukan dalam Anggaran Dasar. Perseroan

of Commissioners are absent or empty, the GMS is chaired by a member of the Directors appointed. If all members of the Directors are absent or empty, the GMS is chaired by Shareholders who are present at the GMS appointed from and by the participants.

Suppose a member of the Board of Commissioners appointed by the Board of Commissioners has a conflict of interest regarding the matter to be decided at the GMS. In that case, the GMS shall be chaired by another member of the Board of Commissioners who does not have a conflict of interest appointed by the Board of Commissioners. If all members of the Board of Commissioners have a conflict of interest, the GMS is chaired by one of the Directors appointed by the Directors.

In case one of the Directors appointed by the Directors has a conflict of interest regarding the matter to be decided at the GMS, the GMS shall be chaired by a member of the Directors who does not have a conflict of interest. If all members of the Directors have a conflict of interest, the GMS is chaired by one of the noncontrolling Shareholders elected by the majority of Shareholders present at the GMS.

Quorum In GMS

GMS can be held if:

1. Attended by Shareholders or their legal proxies representing more than 1/2 (one half) of all shares with valid voting rights, and decisions are approved by more than 1/2 (one half) of all shares with voting rights attend the GMS unless otherwise specified in the applicable laws and regulations. A power of attorney can be obtained through eASY.KSEI and the Company's website.
2. The second meeting is valid and has the right to make binding decisions if attended by Shareholders or their legal proxies representing at least 1/3 (one third) of the total number of shares with valid voting rights and decisions approved by more than 1/2 (one-half) share of all shares with voting rights present at the GMS, unless otherwise stipulated in the Articles of Association and applicable laws and regulations.
3. In the event that the attendance quorum at the second GMS is not reached, the third RUPS may be held provided that the third RUPS is valid and has the right to make decisions if attended by Shareholders of shares with valid voting rights in the attendance quorum and a quorum for decisions determined by the FSA at the request of the Company.
4. Summons for the third GMS are made at the request of the Company and determined by the FSA. In the summons of the third GMS, the second GMS was held and did not reach the attendance quorum.

Decision Making in GMS

All decisions are made based on deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, then the decision is taken based on the agreed vote as determined in the Articles of Association. The

menggunakan metode *pooling* dalam mekanisme pemungutan suara pada RUPS. Setiap Pemegang Saham tunduk kepada Anggaran Dasar Perseroan dan kepada semua keputusan yang diambil dengan sah dalam RUPS serta peraturan perundangan-undangan yang berlaku.

company uses the pooling method in the voting mechanism at the GMS. Each Shareholder is subject to the Company's Articles of Association and to all decisions taken legally at the GMS and the applicable laws and regulations.

Risalah RUPS

Perseroan wajib membuat risalah RUPS dan ringkasan risalah RUPS. Risalah RUPS wajib dibuat dan ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Risalah RUPS dibuat dalam bentuk akta Berita Acara Rapat yang dibuat oleh notaris. Selanjutnya, risalah RUPS wajib disampaikan kepada OJK paling lambat 30 (tiga puluh) hari setelah RUPS diselenggarakan.

Minute of GMS

The Company is required to prepare a GMS minutes and a summary of GMS minutes. Minutes of the GMS must be prepared and signed by the chair of the meeting and at least 1 (one) Shareholder appointed from and by the GMS participants. Minutes of the GMS are made in the form of a Minutes of Meeting made by a notary. Furthermore, minutes of the GMS must be submitted to the FSA no later than 30 (thirty) days after the GMS is held.

Pelaksanaan RUPS Tahunan 2022 dan Realisasinya

Implementation of The 2022 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 14 Februari 2022 Notified to OJK on February 14, 2022	Diumumkan pada tanggal 21 Februari 2022 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on February 21, 2022 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Diumumkan pada tanggal 8 Maret 2022 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY. KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on March 8, 2022 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	RUPS Tahunan Tahun Buku 2021 dilaksanakan pada hari Rabu, 30 Maret 2022 pada pukul 11.30 sampai dengan pukul 13.26 WIB, bertempat di Grand BallroomTrans Hotel Bandung The Annual GMS for the 2021 Fiscal Year will be held on Wednesday, March 30, 2022 from 11.30 to 13.26 WIB, at the Grand Ballroom of Trans Hotel Bandung	Ringkasan Risalah RUPS Tahunan Tahun Buku 2021 diumumkan pada tanggal 1 April 2022 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Summary of the Minutes of the Annual GMS for the 2021 Fiscal Year announced on April 1, 2022 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 diumumkan pada tanggal 1 April 2022 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan The results of the 2021 Annual General Meeting of Shareholders will be announced on April 1, 2022 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website

Kehadiran Lembaga dan Profesi Penunjang Pasar Modal Dalam RUPS

Kehadiran lembaga dan profesi penunjang pasar modal dalam RUPS Tahunan Tahun Buku 2021 adalah sebagai berikut:

1. Raden Tendy Suwarman Sarjana Hukum, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Kantor Akuntan Publik Amir, Abadi, Jusuf, Mawar dan Rekan, firma anggota RSM Global yang telah melakukan Audit Laporan Keuangan Tahun Buku 2021.
3. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.
4. Konsultan Hukum Perseroan, yaitu:
   - Bapak Dindin S. Maolani, Sarjana Hukum.
   - Ibu Etza Imelda Fitri, Sarjana Hukum, Magister Hukum

Attendance of Capital Market Supporting Institutions and Professionals In GMS

The presence of capital market supporting institutions and professions at the 2021 Annual GMS were as follows:

1. Raden Tendy Suwarman Bachelor of Laws, Notary in the City of Bandung who will prepare the Minutes of the Annual General Meeting of Shareholders and conduct the vote count.
2. Amir, Abadi, Jusuf, Mawar and Partners Public Accounting Firm, a member firm of RSM Global which has conducted an Audit of Financial Statements for Fiscal Year 2021.
3. The Company's Securities Administration Bureau, namely PT Datindo Entrycom.
4. Company Legal Consultants, namely:
   - Mr. Dindin S. Maolani Bachelor of Laws.
   - Mrs. Etza Imelda Fitri, Bachelor of Laws, Master of Laws

Rekapitulasi Kehadiran Pada RUPS Tahunan 2022

Attendance Recapitulation at the 2022 Annual GMS

Dewan Komisaris dan Direksi yang yang hadir dalam RUPS Tahunan adalah sebagai berikut.

The Board of Commissioners and Directors present at the Annual GMS are as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attandance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir Present
2	Muhadi	Komisaris Commissioner	Hadir Present
3	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir Present
4	Yuddy Renaldi	Direktur Utama President director	Hadir Present
5	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir Present
6	Nia Kania	Direktur Keuangan Director of Finance	Hadir Present
7	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir Present
8	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Commercial Director and Usaha Mikro Kecil dan Menengah (MSMEs)	Hadir Present
9	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir Present
10	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir Present

Keputusan dan Realisasi RUPS Tahunan 2022

Decision and Realization of The 2022 Annual GMS

Agenda Pertama
First Agenda

Persetujuan Laporan Tahunan Direksi Mengenai Keadaan dan Jalannya Perseroan Termasuk Laporan Pelaksanaan Tugas Dewan Komisaris Untuk Tahun Buku 2021 dan Pengesahan Laporan Keuangan Perseroan Tahun Buku 2021 Sekaligus Pemberikan Pelepasan atau Pembebasan Tanggung Jawab Sepenuhnya (*Acquit De Charge*) Kepada Direksi dan Dewan Komisaris atas Tindakan Pengurusan dan Pengawasan Yang Telah Dijalankan Selama Tahun Buku 2021.
Approval of the Annual Report of the Directors regarding the Condition and Operation of the Company, including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the Fiscal Year 2021 and Ratification of the Company's Financial Statements for the Fiscal Year 2021 as well as Granting Full Release or Acquittal (Acquit De Charge) to the Directors and Board of Commissioners for Management Actions and Supervision That Has Been Performed during the Fiscal Year 2021.

Hasil Pemungutan Suara
Setuju :8.234.583.210 Saham (99,84%)
Terdiri dari :
Seri A : 7.414.714.661 Saham
Seri B : 819.868.549 Saham
Tidak Setuju : 0 Saham (0%)
Abstain : 12.391.000 Saham (0.15%), yang seluruhnya merupakan saham Seri B
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.

Voting Results
In Favor :8.234.583.210 Shares (99,84%)
Consist of :
Series A : 7.414.714.661 Shares
Series B : 819.868.549 Shares
Against : 0 Shares (0%)
Abstain : 12.391.000 Shares (0.15%), which are all Series B shares
There were no Shareholders who asked questions and/or gave opinions.

Keputusan
1. Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2021.
2. Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2021 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan sesuai dengan Laporan Nomor 00112/2.1030/AU.1/07/0645-3/1/III 2022 tanggal 01-03-2022, dengan opini Wajar dalam semua hal yang material.
3. Selanjutnya dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Perseroan Konsolidasian untuk Tahun Buku 2021 tersebut, maka Rapat memberikan pelepasan atau pembebasan sepenuhnya dari tanggung jawab (*acquit de charge*) kepada seluruh anggota Direksi atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan yang telah dijalankan selama Tahun Buku 2021 sejauh tindakan tersebut tercermin dalam Laporan tersebut di atas.

Tindak Lanjut: Telah Terealisasi

Decision
1. Approving the Annual Report of the Directors regarding the condition and operation of the Company including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the Fiscal Year 2021.
2. Ratifying the Company's Financial Statements for the Fiscal Year 2021 audited by the Public Accounting Firm of Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan in accordance with a report number 00112/2.1030/AU.1/07/0645-3/1/III/2022 dated March 01st, 2022, with a Fair opinion in all material respects.
3. With the approval of the Annual Report and the ratification of the Company's Consolidated Financial Statements for the Fiscal Year 2021, the Meeting granted full release from responsibilities (acquit de charge) to all members of the Directors for their management actions and to all members of the Board of Commissioners for their supervision performed during the Fiscal Year 2021 to the extent that such actions were reflected in the Company's Financial Statements.

Follow-up: Realized

Agenda Kedua
Second Agendas

Penetapan penggunaan laba bersih Perseroan termasuk pembagian dividen untuk tahun buku 2021.
Determination of the use of the Company's Net Profit including dividend distribution for the Fiscal Year 2021.

Hasil Pemungutan Suara
Setuju : 8.246.822.310 Saham (99,99%)
Terdiri dari :
Seri A : 7.414.714.661
Seri B : 832.107.649
Tidak Setuju : 0 Saham (0%)
Abstain : 151.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat sebanyak 1 (satu) orang.

Voting Results
In Favor : 8.246.822.310 Shares (99,99%)
Consist of :
Series A : 7.414.714.661
Series B : 832.107.649
Against : 0 Shares (0%)
Abstain : 151.900 Shaes (0,00%), which are all Series B shares
Shareholders who ask questions and/or provide opinions are 1 (one) person.

Keputusan
Menetapkan penggunaan laba bersih Perseroan tahun buku 2021 sebesar Rp2.014.277.161.078,- sebagai berikut:
1. 51,77% dari Laba Bersih Tahun Buku 2021 atau setelah pembulatan sebesar Rp1.042.780.283.718,- atau sebesar Rp99,11 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya Rapat memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut.
2. 48,23% dari Laba Bersih Tahun Buku 2021 atau setelah pembulatan sebesar Rp971.496.877.359,- ditetapkan sebagai Saldo Laba.

Tindak Lanjut: Telah Terealisasi

Decision
Determining the use of the Company's net profit for the fiscal year 2021 of Rp2.014.277.161.078,- as follows:
1. 51,77% of Net Profit for Fiscal Year 2021 or after rounding up of Rp1.042.780.283.718,- or Rp99,11 per share was determined as Cash Dividend and distributed to all registered shareholders in accordance with applicable regulations. GMS granted power and authority to the Directors to regulate the procedure for the payment of the Cash Dividend.
2. 48,23% of Net Profit for the Fiscal Year 2021 or after rounding up of Rp971.496.877.359,- was determined as Retained Earnings.

Follow-up: Realized

Agenda Ketiga
Third Agenda

Penunjukan akuntan publik dan kantor akuntan publik untuk mengaudit laporan keuangan Perseroan tahun buku 2022.
Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Fiscal Year 2021.

Hasil Pemungutan Suara
Setuju : 8.236.886.247 Saham (99,88%)
Terdiri dari :
Seri A : 7.414.714.661
Seri B : 822.171.586
Tidak Setuju : 9.936.063 Saham (0,12%), yang seluruhnya merupakan saham Seri B
Abstain : 151.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.

Voting Results
In Favor : 8.236.886.247 Shares (99,88%)
Consist of :
Series A : 7.414.714.661
Series B : 822.171.586
Against : 9.936.063 Shares (0,12%), which are all Series B shares
Abstain : 151.900 Shares (0,00%), which are all Series B shares

Keputusan
Memberikan kuasa kepada Dewan Komisaris untuk:
1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2022.
2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit.

Tindak Lanjut: Telah Terealisasi

Decision
Granting power to the Board of Commissioners to:
1. Appoint a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Fiscal Year 2022.
2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work.

Follow-up: Realized

Agenda Keempat
Fourth Agendas

Laporan realisasi penggunaan dana hasil penawaran umum Perseroan.
Report on the Realization of the Use of Proceeds from the Company's Public Offering

Hasil Pemungutan Suara
Tidak dilakukan pemungutan suara karena bersifat laporan.
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.

Voting Results
No voting was conducted because it was a report
The number of Shareholders who sumitted questions and/or provide opinions is 0 (zero) people.

Keputusan
Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum Berkelanjutan III Tahap I tahun 2021 adalah sebagai berikut:
1. Jumlah total dana hasil penawaran umum sebesar Rp1.000.000.000.000,-
2. Jumlah total biaya emisi sesuai hasil audit sebesar Rp6.076.836.134,-
3. Jumlah total proceed netto sebesar Rp993.923.163.866,-

Dari perolehan dana tersebut, seluruhnya telah dipergunakan untuk ekspansi kredit.
Tindak Lanjut: Telah Terealisasi

Decision
Reporting the total funds raised by the Company from the Sustainable Public Offering III Phase I in 2021 were as follows:
1. The total amount of proceeds from the public offering was Rp1.000.000.000.000,-
2. The total amount of emission costs according to the audit results was Rp6.076.836.134,-
3. The total amount of net proceeds was Rp993.923.163.866,-

From the funds earning, it has been used for credit expansion.
Follow-up: Realized

Agenda Kelima
Fifth Agendas

Persetujuan atas pengkinian rencana aksi (*Recovery Plan*) Perseroan.
Approval of updating the Company's Recovery Plan.

Hasil Pemungutan Suara

Setuju	: 8.238.342.865 Saham (99,90%)
Terdiri dari	:
Seri A	: 7.414.714.661
Seri B	: 823.628.204
Tidak Setuju	: 6.369.522 Saham (0,08%), yang seluruhnya merupakan saham Seri B
Abstain	: 2.261.823 Saham (0,03%), yang seluruhnya merupakan saham Seri B

Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.

Voting Results

In Favor	: 8.238.342.865 Shares (99,90%)
Consist of	:
Series A	: 7.414.714.661
Series B	: 823.628.204
Against	: 6.369.522 Shares (0,08%), which are all Series B shares
Abstain	: 2.261.823 Shares (0,03%), which are all Series B shares

There were no Shareholders who asked questions and/or gave opinions.

Keputusan
1. Menyetujui pengkinian Rencana Aksi (*Recovery Plan*) Perseroan sebagaimana dokumen Rencana Aksi (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 925/DIR-MRI/2021 tanggal 29 November 2021 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik.
2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku.

Tindak Lanjut: Telah Terealisasi

Decision
1. Approving the update of the Company's Recovery Plan as described in the Recovery Plan document which was submitted to the Financial Services Authority by letter number 925/DIR-MRI/2021 dated November 29th, 2021 in order to comply with the provisions of the Financial Services Authority Regulation No 14/POJK.03/2017 concerning Recovery Action Plans for Systemic Banks.
2. Granting authority and power to the Board of Commissioners and/or the Directors to perform all necessary actions in implementing Recovery Plan in accordance with applicable regulations.

Follow-up: Realized

Agenda Keenam
Sixth Agendas

Laporan rencana aksi korporasi Perseroan.
Report on the Company's corporate action plan.

Hasil Pemungutan Suara
Tidak dilakukan pemungutan suara karena bersifat laporan.
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.

Voting Results
No voting was conducted because it was a report.
There were no Shareholders who asked questions and/or gave opinions.

Keputusan
1. Melaporkan rencana Sinergi Perbankan sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum dengan Bank Pembangunan Daerah yang sehat dan memiliki potensi memberikan nilai positif bagi kedua belah pihak.
2. Melaporkan rencana program penambahan modal sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu yang telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.04/2019 untuk memperkuat struktur permodalan Perseroan dalam rangka mendukung rencana ekspansi bisnis dan Sinergi Perbankan.
3. Rencana Aksi Korporasi tersebut akan dilakukan setelah memperoleh persetujuan sesuai dengan ketentuan yang berlaku untuk Aksi Korporasi tersebut.

Tindak Lanjut: Telah Terealisasi

Decision
1. Reporting Banking Synergy plan as referred to in the Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Bank and Regional Development Bank that are healthy and have potential in providing positive value for both parties.
2. Reporting the plan to increase capital as referred to in the Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Additional Company Capital by Granting Pre-emptive Rights as amended by the Financial Services Authority Regulation Number 14/POJK.04/2019 to affirm the Company's capital structure in terms of supporting business expansion plan and Banking Synergy.
3. The Company's Recovery Plan will be conducted after obtaining approval in accordance with applicable provisions for the Recovery Plan.

Follow-up: Realized.

Agenda Ketujuh
Seventh Agendas

Perubahan anggaran dasar Perseroan.
Changes to the Company's articles of association.

Hasil Pemungutan Suara
Setuju : 7.845.008.314 Saham (95,13%)
Terdiri dari:
Seri A : 7.414.714.661
Seri B : 430.293.653
Tidak Setuju : 401.800.796 Saham (4,87%), yang seluruhnya merupakan saham Seri B
Abstain : 165.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B.
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.

Voting Results
In Favor : 7.845.008.314 Shares (95,13%)
Consist of :
Series A : 7.414.714.661
Series B : 430.293.653
Against : 401.800.796 Shares (4,87%), which are all Series B shares
Abstain : 165.100 Shares (0,00%), which are all Series B shares.
There were no Shareholders who asked questions and/or gave opinions.

Keputusan
1. Menyetujui Perubahan Anggaran Dasar Perseroan sebagaimana yang telah diusulkan.
2. Memberikan kuasa dan wewenang kepada Direksi dengan hak substitusi untuk melakukan segala Tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini, termasuk menyusun dan menyatakan kembali seluruh Anggaran Dasar dalam suatu Akta Notaris dan selanjutnya menyampaikan kepada instansi yang berwenang untuk mendapatkan persetujuan dan atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar tersebut.

Tindak Lanjut: Telah Terealisasi

Decision
1. Approving the Amendments of the Company's Articles of Association as proposed.
2. Granting authority and power to the Directors with the right of substitution to take all necessary actions in connection with the decisions on agenda of this Meeting, including compiling and restating the entire Articles of Association in a Notary Deed, and submitting to the competent authority for approval and/or a receipt of notification of the amendments of Articles of Association.

Follow-up: Realized

Agenda Kedelapan
Eighth Agendas

Penetapan dan pengangkatan anggota Dewan Komisaris serta pengangkatan kembali Direksi Perseroan.
Determination and appointment of members of the Board of Commissioners and reappointment of the Board of Directors of the Company.

Hasil Pemungutan Suara
Setuju : 7.850.721.982 Saham (95,20%)
Terdiri dari:
Seri A : 7.414.714.661
Seri B : 436.007.321
Tidak Setuju : 396.034.528 Saham (4,80%), yang seluruhnya merupakan saham Seri B
Abstain : 217.700 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat sebanyak 2 (dua) orang.

Voting Results
In Favor : 7.850.721.982 Shares (95,20%)
Consist of :
Series A : 7.414.714.661
Series B : 436.007.321
Against : 396.034.528 Shares (4,80%), which are all Series B shares
Abstain : 217.700 Shares (0,00%), which are all Series B shares
Shareholders who ask questions and/or provide opinions are 2 (two) people.

Keputusan

1. Membatalkan pengangkatan anggota Dewan Komisaris Perseroan sebagai berikut:
   a. Bapak Dedi Tauk selaku Komisaris.
   b. Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen.
   Terhitung sejak ditutupnya Rapat ini.
2. Memberhentikan dengan hormat Direksi Perseroan sebagai berikut:
   a. Ibu Nia Kania selaku Direktur Keuangan.
   b. Ibu Suartini selaku Direktur Konsumer dan Ritel.
   Terhitung sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai pengurus Perseroan.
3. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut:
   a. Bapak Setiawan Wangsaatmaja selaku Komisaris.
   b. Bapak Diding Sakri selaku Komisaris Independen.
   c. Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen.
   Terhitung sejak ditutupnya Rapat ini dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku, dengan masa jabatan sesuai ketentuan Anggaran Dasar Perseroan dengan memperhatikan peraturan perundang-undangan di bidang pasar modal.
4. Mengangkat kembali Direksi Perseroan sebagai berikut:
   a. Ibu Nia Kania selaku Direktur Keuangan.
   b. Ibu Suartini selaku Direktur Konsumer Dan Ritel.
   Berlaku efektif sejak ditutupnya Rapat ini dan berakhir pada penutupan RUPS Tahunan yang ke 1 setelah tanggal pengangkatannya.
5. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.

Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut:

Dewan Komisaris

- Komisaris Utama Independen	: Farid Rahman
- Komisaris	: Setiawan Wangsaatmaja*
- Komisaris	: Muhadi
- Komisaris Independen	: Fahlino F. Sjuib
- Komisaris Independen	: Diding Sakri*
- Komisaris Independen	: Tubagus Raditya Indrajaya*

Direksi

- Direktur Utama	: Yuddy Renaldi
- Direktur Kepatuhan	: Cecep Trisna
- Direktur Keuangan	: Nia Kania
- Direktur Konsumer dan Ritel	: Suartini
- Direktur Komersial dan UMKM	: Nancy Adistyasari
- Direktur IT, Treasury dan International Banking	: Rio Lanasier
- Direktur Operasional	: Tedi Setiawan

* terhitung sejak ditutupnya Rapat ini dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.

Tindak Lanjut: Telah Terealisasi

Decision

1. Cancelling the appointment of members of the Company's Board of Commissioners as follows:
   a. Mr. Dedi Tauk as Commissioner.
   b. Mr. Tubagus Raditya Indrajaya as Independent Commissioner.
   As of the closing of the Meeting.
2. Dismissal with honor the company's Directors as follows:
   a. Mrs. Nia Kania as Director of Finance.
   b. Mrs. Suartini as Director of Consumer and Retail.
   As of the closing of the Meeting and express the greatest gratitude for the contribution of energy and thoughts given while serving as the Company's Management.
3. To appoint members of the Board of Commissioners of the Company as follows:
   a. Mr. Setiawan Wangsaatmaja as Commissioner.
   b. Mr. Diding Sakri as Independent Commissioner.
   c. Mr. Tubagus Raditya Indrajaya as Independent Commissioner.
   As of the closing of the Meeting and effective obtaining approval from the Financial Services Authority on the fit and proper test and complying with the provisions of the applicable laws and regulations, with the term of office in accordance with the provisions of the Company's Articles of Association with due observance of the laws and regulations in the capital market sector.
4. Re-appointment the Company's Directors as follows:
   a. Mrs. Nia Kania as Director of Finance.
   b. Mrs. Suartini as Director of Consumer and Retail.
   Effective as of the closing of the Meeting and ends at the close of the 1st Annual GMS after the date of appointment.
5. Granting authority and power to the Company's Directors with substitution rights to take all necessary actions related to the decision on the agenda of this Meeting and subsequently notify and/or report to the competent authority and do everything that was deemed necessary and useful for that purpose without any that were excluded.
   Hence, the composition of the Company's Management was as follows:

Board of Commissioners

- Independent President Commissioner	: Farid Rahman
- Commissioner	: Setiawan Wangsaatmaja*
- Commissioner	: Muhadi
- Independent Commissioner	: Fahlino F. Sjuib
- Independent Commissioner	: Diding Sakri*
- Independent Commissioner	: Tubagus Raditya Indrajaya*

Direksi

- President Director	: Yuddy Renaldi
- Director of Compliance	: Cecep Trisna
- Director of Finance	: Nia Kania
- Director of Consumer and Retail	: Suartini
- Director of Commercial and MSMEs	: Nancy Adistyasari
- Director of IT, Treasury and International Banking	: Rio Lanasier
- Direktur Operasional	: Tedi Setiawan

* starting from the closing of the Meeting and effective after obtaining approval from the Financial Services Authority on a fit and proper test and complying with the provisions of the applicable laws and regulations.

Follow-up:: Realized

Pelaksanaan RUPS Tahunan 2021 dan Realisasinya

Implementation of The 2021 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 19 Februari 2021 Notified to FSA on February 19, 2021	Diumumkan pada tanggal 26 Februari 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on February 26, 2021 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company website	Diumumkan pada tanggal 15 Maret 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on March 15, 2021 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company website	RUPS Tahunan Tahun Buku 2020 dilaksanakan pada hari Selasa, 06 April 2021 pada pukul 11.01 sampai dengan pukul 13.54 WIB, bertempat di Grand BallroomTrans Hotel Bandung The 2020 Fiscal Year Annual GMS was held on Tuesday, April 6, 2021, from 11.01 to 13.54 WIB, at the Grand Ballroom of Trans Hotel Bandung	Ringkasan Risalah RUPS Tahunan Tahun Buku 2020 diumumkan pada tanggal 8 April 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Summary of Minutes of Annual GMS for Fiscal Year 2020 was announced on April 8, 2021 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Indonesia Stock Exchange website and the Company's website	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 diumumkan pada tanggal 8 April 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan The results of the Annual General Meeting of Shareholders for Fiscal Year 2020 were announced on April 8, 2021 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website

Kehadiran Lembaga dan Profesi Penunjang Pasar Modal Dalam RUPS

Kehadiran lembaga dan profesi penunjang pasar modal dalam RUPS Tahunan Tahun Buku 2021 adalah sebagai berikut:

1. Raden Tendy Suwarman Sarjana Hukum, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Kantor Akuntan Publik Amir, Abadi, Jusuf, Mawar dan Rekan, firma anggota RSM Global yang telah melakukan Audit Laporan Keuangan Tahun Buku 2020.
3. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.
4. Konsultan Hukum Perseroan, yaitu:
   - Bapak Dindin S. Maolani, Sarjana Hukum.
   - Ibu Etza Imelda Fitri, Sarjana Hukum, Magister Hukum.

Attendance of Capital Market Supporting Institutions and Professionals In GMS

The presence of capital market supporting institutions and professions at the 2021 Annual GMS were as follows:

1. Raden Tendy Suwarman Bachelor of Law, Notary in Bandung City who prepared the Minutes of the Annual General Meeting of Shareholders and do the vote count.
2. Public Accounting Firm of Amir, Abadi, Jusuf, Mawar and Co, a member firm of RSM Global that audited the Financial Statements for the Financial Year 2020.
3. The Company's Securities Administration Bureau, namely PT Datindo Entrycom.
4. The Company's Legal Consultants, namely:
   - Dindin S. Maolani, Bachelor of Law.
   - Etza Imelda Fitri, Bachelor of Law, Master of Law.

Rekapitulasi Kehadiran Pada RUPS Tahunan 2021

Dewan Komisaris dan Direksi yang yang hadir dalam RUPS Tahunan adalah sebagai berikut.

Attendance Recapitulation at The 2021 Annual GMS

The Board of Commissioners and Directors present at the Annual GMS are as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir Present
2	Eddy I. M. Nasution	Komisaris Commissioner	Hadir Present
3	Muhadi	Komisaris Commissioner	Hadir Present
4	Yayat Sutaryat	Komisaris Independen Independent Commissioner	Hadir Present

No.	Nama Name	Jabatan Position	Kehadiran Attendance
5	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir Present
6	Yuddy Renaldi	Direktur Utama President director	Hadir Present
7	Agus Mulyana	Direktur Kepatuhan Director of Compliance	Hadir Present
8	Nia Kania	Direktur Keuangan Director of Finance	Hadir Present
9	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir Present
10	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Commercial Director and Usaha Mikro Kecil dan Menengah (MSMEs)	Hadir Present
11	Rio Lanasier	Direktur IT, Treasury, dan International Banking Director of IT, Treasury, and International Banking	Hadir Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir Present

Keputusan dan Realisasi RUPS Tahunan 2021

Decision and Realization of The 2021 Annual GMS

Agenda Pertama
First Agenda

Persetujuan Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2020 dan pengesahan Laporan Keuangan Perseroan Tahun Buku 2020 sekaligus pemberian pelepasan atau pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama Tahun Buku 2020.

Approval of the Annual Report of the Directors regarding the condition and operation of the Company, including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the Fiscal Year 2020 and ratification of the Company's Financial Statements for Fiscal Year 2020 as well as granting full release or acquittal (acquit et de charge) to the Directors and Board of Commissioners for management actions and supervision that has been carried out during the 2020 Fiscal Year

Hasil Pemungutan Suara
Setuju : 8.250.983.194 Saham (99,92%)
Terdiri dari :
Seri A : 7.409.451.504
Seri B : 841.531.690
Tidak Setuju : 0 Saham (0%)
Abstain : 6.761.300 Saham (0,08%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results
In Favor : 8.250.983.194 Shares (99,92%)
Consists of :
Series A : 7.409.451.504 Shares,
Series B : 841.531.690 Shares
Against : 0 Shares (0%)
Abstain : 6.761.300 Shares (0,08%), which are all Series B shares
The number of Shareholders who sumitted questions and/or provide opinions is 0 (zero) people.

Keputusan
1. Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2020.
2. Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2020 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan sesuai dengan laporan nomor 00115/2.1030/AU.1/07/0645-2/1/III/2021 tanggal 10 Maret 2021, dengan opini wajar dalam semua hal yang material.
3. Selanjutnya dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Perseroan konsolidasian untuk tahun buku 2020 tersebut, maka Rapat memberikan pelepasan atau pembebasan sepenuhnya dari tanggung jawab (*acquit et de charge*) kepada seluruh anggota Direksi atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan yang telah dijalankan selama tahun buku 2020 sejauh tindakan tersebut tercermin dalam Laporan Keuangan Perseroan.

Tindak Lanjut: Telah Terealisasi

Decision
1. Approving the Annual Report of the Directors regarding the condition and operation of the Company including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for Fiscal Year 2020.
2. Ratifying the Company's Financial Statements for the Financial Year 2020 audited by the Public Accounting Firm of Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan in accordance with report number 00115/2.1030/AU.1/07/0645-2/1/III/2021 dated March 10, 2021, with a fair opinion in all material respects.
3. Furthermore, with the approval of the Annual Report and the ratification of the Company's consolidated Financial Statements for the 2020 financial year, the Meeting granted full release from responsibilities (acquit et de charge) to all members of the Directors for their management actions and to all members of the Board of Commissioners for their supervision carried out during the 2020 financial year to the extent that such actions were reflected in the Company's Financial Statements.

Follow-up: It has been realized

Agenda Kedua
Second Agendas

Penetapan penggunaan Laba Bersih Perseroan termasuk pembagian dividen untuk Tahun Buku 2020.
Determination of the use of the Company's Net Profit including dividend distribution for the 2020 Fiscal Year

Hasil Pemungutan Suara
Setuju :8.257.739.494 Saham (99,99%)
Terdiri dari:
Seri A : 7.409.451.504
Seri B : 848.287.990
Tidak Setuju :0 Saham (0%)
Abstain :5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results
In Favor : 8.257.739.494 Shares (99,99%)
Consists of : Series A 7.409.451.504 Shares, Series B 848.287.990 Shares
Against : 0 Shares (0%)
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who sumitted questions and/or provide opinions is 0 (zero) people.

Keputusan
Menetapkan penggunaan laba bersih Perseroan tahun buku 2020 sebesar Rp1.682.122.120.349,- sebagai berikut:
1. 56% dari Laba Bersih Tahun Buku 2020 atau setelah pembulatan sebesar Rp941.965.482.794,- atau sebesar Rp95,74 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut.
2. 44% dari Laba Bersih Tahun Buku 2020 atau setelah pembulatan sebesar Rp740.156.637.555,- ditetapkan sebagai Saldo Laba.

Tindak Lanjut: Telah Terealisasi

Decision
Determining the use of the Company's net profit for the fiscal year 2020 of IDR 1.682.122.120.349,- as follows:
1. 56% of Net Profit for Fiscal Year 2020 or after rounding up of IDR 941.965.482.794,- or IDR 95,74 per share was determined as Cash Dividend and distributed to all registered shareholders in accordance with applicable regulations. Furthermore, giving power and authority to the Directors to regulate the procedure for the payment of the Cash Dividend.
2. 44% of the 2020 Fiscal Year Net Profit or after rounding up of IDR 740,156.637,555,- was determined as Retained Earnings.

Follow-up: Realized

Agenda Ketiga
Third Agendas

Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021.
Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the 2021 Financial Year.

Hasil Pemungutan Suara
Setuju : 8.220.051.954 Saham (99,54%)
Terdiri dari :
Seri A : 7.409.451.504
Seri B : 810.600.450
Tidak Setuju : 37.687.540 Saham (0,46%), yang seluruhnya merupakan saham Seri B
Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results
In Favor : 8.220.051.954 Shares (99,54%)
Consists of : Series A 7.409.451.504 Shares, Series B 810.600.450 Shares
Against : 37.687.540 Shares (0,46%), which are all Series B shares
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who sumitted questions and/or provide opinions is 0 (zero) people.

Keputusan
Memberikan kuasa kepada Dewan Komisaris untuk:
1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2021.
2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit.

Tindak Lanjut: Telah Terealisasi

Decision
Granting power to the Board of Commissioners to:
1. Appoint a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the 2021 Financial Year.
2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work.

Follow-up: Realized

Agenda Keempat
Fourth Agendas

Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Perseroan
Report on the Realization of the Use of Proceeds from the Company's Public Offering

Hasil Pemungutan Suara
Tidak dilakukan pemungutan suara karena bersifat laporan
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results
There is no voting because it is a report
The number of Shareholders asking questions and/or giving opinions is 0 (zero) people.

Keputusan
Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum Berkelanjutan II tahun 2020 adalah sebagai berikut:
1. Jumlah total dana hasil penawaran umum sebesar Rp1.000.000.000.000,-.
2. Jumlah total biaya emisi sesuai hasil audit sebesar Rp9.530.795.876,-.
3. Jumlah total *proceed netto* sebesar Rp990.469.204.124,-.

Tindak Lanjut: Telah Terealisasi

Decision
Reporting the total funds raised by the Company from the Sustainable Public Offering II in 2020 were as follows:
1. The total amount of proceeds from the public offering was IDR 1.000.000.000,-.
2. The total amount of emission costs according to the audit results was IDR 9.530.795.876,-.
3. The total amount of net proceeds was IDR 990.469.204.124,-.

Follow-up: Realized

Agenda Kelima
Fifth Agenda

Persetujuan atas pengkinian Rencana Aksi (*Recovery Plan*) Perseroan
Approval of the updating of the Company's Recovery Plan.

Hasil Pemungutan Suara

Setuju	: 8.257.739.494 Saham (99,99%)
Terdiri dari:	
Seri A	: 7.409.451.504
Seri B	: 848.287.990
Tidak Setuju	: 0 Saham (0%)
Abstain	: 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results

In Favor	: 8.257.739.494 Shares (99,99%)
Consists of	:
Series A	: 7.409.451.504 Shares
Series B	: 848.287.990 Shares
Against	: 0 Shares (0%)
Abstain	: 5.000 Shares (0,00%), which are all Series B shares

The number of Shareholders who sumitted questions and/or provide opinions is 0 (zero) people

Keputusan
1. Menyetujui pengkinian Rencana Aksi (*Recovery Plan*) Perseroan sebagaimana dokumen Rencana Aksi (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 843/DIR-PST/2020 tanggal 25 November 2020 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik.
2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku.

Tindak Lanjut: Telah Terealisasi

Decision
1. Approving the update of the Company's Recovery Plan as described in the Recovery Plan document which was submitted to the Financial Services Authority by letter number 843/DIR-PST/2020 dated November 25, 2020 in order to comply with the provisions of Financial Services Authority Regulation Number 14 /POJK.03/2017 concerning Recovery Plans for Systemic Banks.
2. Granting authority and power to the Board of Commissioners and/or the Directors to carry out all necessary actions in implementing the Recovery Plan in accordance with applicable regulations.

Follow-up: Realized

Agenda Ke-enam
Sixth Agendas

Persetujuan atas rencana penambahan modal Perseroan dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD)
Approval of the plan to increase the Company's capital by providing Pre-emptive Rights (HMETD)

Hasil Pemungutan Suara

Setuju	: 8.257.739.494 Saham (99,99%)
Terdiri dari	:
Seri A	: 7.409.451.504
Seri B	: 848.287.990
Tidak Setuju	: 0 Saham (0%)
Abstain	: 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 2 (dua) orang.

Voting Results
In Favor : 8.257.739.494 Shares (99,99%)
Consists of :
Series A : 7.409.451.504 Shares
Series B : 848.287.990 Shares
Against : 0 Shares (0%)
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who sumitted questions and/or provide opinions are 2 (two) peoples

Keputusan
1. Menyetujui Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dengan menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250,- per saham sebagaimana dimaksud Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu yang telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.04/2019.
2. Memberikan kuasa dan wewenang dengan hak subtitusi kepada Direksi Perseroan, antara lain meliputi:
   a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD.
   b. Menetapkan harga pelaksanaan PMHMETD.
   c. Melakukan segala tindakan yang diperlukan dan/atau disyaratkan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku.
3. Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan untuk melakukan penyesuaian permodalan Perseroan setelah penerbitan saham dalam rangka PMHMETD dalam suatu Akta Notaris dan selanjutnya melaporkan kepada instansi yang berwenang untuk mendapatkan tanda penerimaan pemberitahuan perubahan permodalan Perseroan serta selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan, termasuk untuk mengadakan penambahan dan atau perubahan dalam perubahan Anggaran Dasar tersebut jika hal tersebut dipersyaratkan oleh instansi yang berwenang.

Tindak Lanjut: Telah Terealisasi

Decision
1. Approving the Capital Increase with Pre-emptive Rights (PMHMETD) by issuing a maximum of 925,000,000 new B series shares with a nominal value of IDR 250,- per share as referred to in the Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Additions Public Company Capital By Granting Pre-emptive Rights as amended by Financial Services Authority Regulation Number 14/POJK.04/2019.
2. Granting power and authority with substitution rights to the Company's Directors, including but not limited to:
   a. Determine the number of shares offered in the PMHMETD.
   b. Set the price for the exercise of PMHMETD.
   c. Take all necessary and/or required actions for the implementation of the PMHMETD by taking into account the applicable laws and regulations.
3. Granting authority and power to the Board of Commissioners of the Company to make adjustments to the Company's capital after the issuance of shares in the context of PMHMETD in a Notary Deed and subsequently to report to the competent authority to obtain a receipt of notification of changes in the Company's capital and subsequently do everything that is deemed necessary and useful for this purpose with nothing being excluded, including to make additions and or changes to the amendments to the Articles of Association if this was required by the competent authority.

Follow-up: Realized

Agenda Ketujuh
Seventh Agenda

Penyesuaian remunerasi Pengurus Perseroan
Adjustment of the remuneration of the Company's Management

Hasil Pemungutan Suara
Setuju : 8.172.990.182 Saham (98,97%)
Terdiri dari :
Seri A : 7.409.451.504
Seri B : 763.538.678
Tidak Setuju : 84.749.312 Saham (1,03%), yang seluruhnya merupakan saham Seri B
Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results
In Favor : 8.172.990.182 Shares (98,97%)
Consists of :
Series A : 7.409.451.504 Shares
Series B : 763.538.678 Shares
Against : 84.749.312 Shares (1,03%), which are all Series B shares
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who sumitted questions and/or provide opinions is 0 (zero) people

Keputusan
1. Menyetujui kenaikan gaji Direktur Utama sebesar 30,77% dari gaji sebelumnya.
2. Menyetujui perubahan komposisi besaran gaji Direktur, Komisaris Utama dan Anggota Dewan Komisaris per bulan menjadi:
   a. Anggota Direktur 80% dari gaji Direktur Utama.
   b. Komisaris Utama 60% dari gaji Direktur Utama.
   c. Anggota Dewan Komisaris 50% dari gaji Direktur Utama
3. Untuk komponen remunerasi serta fasilitas – fasilitas lainnya bagi Dewan Komisaris dan Direksi Perseroan selain gaji Direktur Utama dan komposisi besaran gaji Direktur, Komisaris Utama dan Anggota Dewan Komisaris, tidak mengalami perubahan dan masih mengacu pada Akta-Akta Remunerasi sebelumnya yang masih berlaku.

Tindak Lanjut: Telah Terealisasi

Decision
1. Approving the increase in the salary of the President Director by 30.77% from the previous salary.
2. Approving changes to the composition of the salaries of Directors, President Commissioners and Members of the Board of Commissioners per month to:
   a. Members of the Director 80% of the salary of the President Director.
   b. President Commissioner 60% of the salary of the President Director.
   c. Members of the Board of Commissioners 50% of the salary of the President Director.
3. For the remuneration component and other facilities for the Board of Commissioners and the Directors of the Company apart from the salary of the President Director and the composition of the salaries of the Director, President Commissioner and Members of the Board of Commissioners, there was no change and still refers to the previous Remuneration Deeds which are still valid.

Follow-up: Realized

Agenda Kedelapan
Eighth Agendas

Perubahan Pengurus Perseroan
Changes in the Management of the Company

Hasil Pemungutan Suara

Setuju	: 7.859.186.508 Saham (95,17%)
Terdiri dari	:
Seri A	: 7.409.451.504
Seri B	: 449.735.004
Tidak Setuju	: 398.552.986 Saham (4,83%), yang seluruhnya merupakan saham Seri B
Abstain	: 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 7 (tujuh) orang.

Voting Results

In Favor	: 7.859.186.508 Shares (95,17%)
Consists of	:
Series A	: 7.409.451.504 Shares
Series B	: 449.735.004 Shares
Against	: 398.552.986 Shares (4,83%), which are all Series B shares
Abstain	: 5.000 Shares (0,00%), which are all Series B shares

The number of Shareholders who sumitted questions and/or provide opinions are 7 (seven) peoples.

Keputusan
1. Memberhentikan dengan hormat:
   a. Eddy I. M. Nasution selaku Komisaris.
   b. Yayat Sutaryat selaku Komisaris Independen.
   c. Agus Mulyana selaku Direktur Kepatuhan.
   terhitung sejak ditutupnya Rapat dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Pengurus Perseroan. Namun untuk pembebasan tanggung jawab (*acquit et de charge*) terhadap laporan keuangan dan laporan tahunan tahun buku 2021, akan disampaikan bersama-sama dengan Dewan Komisaris dan Direksi lainnya pada Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021.
2. Mengangkat anggota Dewan Komisaris dan Direksi Perseroan sebagai berikut:
   a. Dedi Taufik selaku Komisaris.
   b. Tubagus Raditya Indrajaya selaku Komisaris Independen
   c. Cecep Trisna selaku Direktur Kepatuhan
   terhitung sejak ditutupnya Rapat dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan *(fit and proper test)* dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.
3. Masa jabatan anggota Dewan Komisaris dan Direksi yang diangkat sebagaimana dimaksud pada angka 2 adalah sesuai ketentuan Anggaran Dasar Perseroan dengan memperhatikan peraturan perundang-undangan di bidang pasar modal.
4. Memberikan kuasa kepada Direksi untuk melakukan pengalihan sementara fungsi kepatuhan sesuai POJK 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, sampai dengan efektifnya Direktur Kepatuhan berdasarkan hasil persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.

Sehingga susunan Pengurus Perseroan menjadi sebagai berikut:

Dewan Komisaris:

- Komisaris Utama Independen	: Farid Rahman
- Komisaris	: Dedi Taufik*
- Komisaris	: Muhadi
- Komisaris Independen	: Tubagus Raditya Indrajaya*
- Komisaris Independen	: Fahlino F. Sjuib

Direksi:

- Direktur Utama	: Yuddy Renaldi
- Direktur Kepatuhan	: Cecep Trisna*
- Direktur Keuangan	: Nia Kania
- Direktur Konsumer dan Ritel	: Suartini
- Direktur Komersial dan UMKM	: Nancy Adistyasari
- Direktur IT, Treasury dan International Banking	: Rio Lanasier
- Direktur Operasional	: Tedi Setiawan

* terhitung sejak ditutupnya Rapat dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.

5. Memberikan wewenang dan kuasa kepada Direksi dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.

Tindak Lanjut: Telah Terealisasi

Decision

1. Dismissal with honor:
   a. Eddy I. M. Nasution as Commissioner.
   b. Yayat Sutaryat as Independent Commissioner.
   c. Agus Mulyana as Director of Compliance.
2. as of the closing of the Meeting and express the greatest gratitude for the contribution of energy and thoughts given while serving as the Company's Management. However, for the release of responsibility (acquit et de charge) for the financial statements and the 2021 financial year annual report, it was submitted together with the Board of Commissioners and other Directors at the 2021 Annual General Meeting of Shareholders.
3. To appoint members of the Board of Commissioners and Directors of the Company as follows:
   a. Dedi Taufik as Commissioner.
   b. Tubagus Raditya Indrajaya as Independent Commissioner
   c. Cecep Trisna as Director of Compliance
4. as of the closing of the Meeting and effective after obtaining approval from the Financial Services Authority on the fit and proper test and complying with the provisions of the applicable laws and regulations.
5. The term of office of the appointed members of the Board of Commissioners and the Directors as referred to in number 2 was in accordance with the provisions of the Company's Articles of Association with due observance of the laws and regulations in the capital market sector.
6. Granting power to the Directors to temporarily transfer the compliance function in accordance with POJK 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks, until the Director of Compliance became effective based on the approval from the Financial Services Authority on a (fit and proper test) and comply with the provisions of the applicable laws and regulations.

Hence, the composition of the Company's Management was as follows:

Board of Commissioners:

- Independent President Commissioners	: Farid Rahman
- Commissioners	: Dedi Taufik*
- Commissioners	: Muhadi
- Independent Commissioners	: Tubagus Raditya Indrajaya*
- Independent Commissioners	: Fahlino F. Sjuib

Board of Directors:

- President Director	: Yuddy Renaldi
- Director of Compliance	: Cecep Trisna*
- Director of Finance	: Nia Kania
- Director of Consumer and Retail	: Suartini
- Director of Commerce and SMEs	: Nancy Adistyasari
- Director of IT, Treasury and International Banking	: Rio Lanasier
- Director of Operations	: Tedi Setiawan

* starting from the closing of the Meeting and effective after obtaining approval from the Financial Services Authority on a fit and proper test and complying with the provisions of the applicable laws and regulations.

7. Granting authority and power to the Directors with substitution rights to take all necessary actions related to the decision on the agenda of this Meeting and subsequently notify and/or report to the competent authority and then do everything that was deemed necessary and useful for that purpose without any that were excluded.

Follow-up: Realized

Direksi

Direksi merupakan organ Perseroan yang bertanggung jawab atas jalannya pengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan. Direksi memiliki wewenang serta bertugas dan bertanggung jawab secara kolegial dalam mengelola Perseroan. Secara garis besar, masing-masing Direktur dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya. Direksi bertanggung jawab terhadap pengelolaan Perseroan agar dapat menghasilkan keuntungan dan memastikan kesinambungan usaha Perseroan sesuai dengan anggaran dasar dan peraturan perundang-undangan.

Tugas dan Tanggung Jawab Direksi

Direksi bertugas untuk menjalankan pengurusan Perseroan melalui setiap tindakan dan kebijakan yang dianggap tepat. Atas dasar tersebut, Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan yang telah ditetapkan dalam Anggaran Dasar Perseroan maupun diatur dalam peraturan perundang-undangan, dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Directors

The Directors is the organ of the Company which is responsible for managing the Company for the benefit of the Company and in accordance with the aims and objectives of the Company. The Directors has the authority and duty and collegial responsibility in managing the Company. Broadly speaking, each Director can carry out their duties and make decisions in accordance with the division of tasks and authority. The Directors is responsible for managing the Company so as to generate profits and ensure the sustainability of the Bank's business in accordance with the articles of association and legislation.

Duties and Responsibilities of The Directors

The Directors has the duty to carry out the management of the Company through every action and policy deemed appropriate. On this basis, the Directors is fully responsible for the implementation of the management of the Company for the benefit of the Company and in accordance with the aims and objectives of the Company as stipulated in the Articles of Association of the Company and regulated in legislation, in good faith, full of responsibility and prudence.

Penetapan tugas masing-masing anggota Direksi dilaksanakan sesuai dengan bidang keahlian masing-masing anggota Direksi. Dalam hal RUPS tidak menetapkan keputusan mengenai penetapan tugas bagi masing-masing anggota Direksi, penetapan tugas masing-masing anggota Direksi ditetapkan berdasarkan keputusan rapat Direksi.

Direksi memiliki tanggung jawab untuk:
1. Mengelola Perseroan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur di dalam Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.
2. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
3. Mengurus kekayaan Perseroan sesuai dengan peraturan perundang-undangan yang berlaku.
4. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
5. Menyampaikan rencana kerja tahunan dan laporan keuangan Perseroan sesuai dengan ketentuan yang berlaku.
6. Membuat laporan tahunan dan laporan keuangan perseroan sesuai dengan ketentuan yang berlaku.
7. Menyerahkan laporan tahunan Perseroan kepada akuntan publik yang ditunjuk oleh RUPS untuk diperiksa. Hasil pemeriksaan akuntan publik tersebut disampaikan secara tertulis kepada Pemegang Saham dalam RUPS Tahunan.
8. Menyusun kebijakan tata tertib kerja Direksi yang bersifat mengikat bagi setiap anggota Direksi.
9. Menerapkan manajemen risiko dan penerapan tata perusahaan yang baik (*Good Corporate Governance*) dalam setiap kegiatan usaha Perseroan pada seluruh jenjang organisasi.
10. Menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar Perseroan.
11. Menetapkan kebijakan Perseroan berdasarkan persetujuan Dewan Komisaris dalam menjalankan kepengurusan perseroan, kecuali ditetapkan dan berdasarkan peraturan perundang-undangan yang berlaku.
12. Menetapkan susunan organisasi dan tata kerja Perseroan melalui persetujuan Dewan Komisaris.
13. Menindaklanjuti rekomendasi atas hasil temuan pengawasan Satuan Kerja Audit Internal, auditor eksternal, pengawasan OJK dan/atau pengawasan otoritas pengawas yang berwenang lainnya.
14. Menyimpan dan memelihara daftar pemegang saham dan daftar khusus sebaik-baiknya.
15. Mengungkapkan kebijakan Perseroan yang bersifat strategis di bidang kepegawaian kepada seluruh Pegawai Perseroan.
16. Membuat dan melaksanakan rencana kerja tahunan untuk disampaikan kepada Dewan Komisaris selambat-lambatnya 60 (enam puluh) hari sebelum dimulainya tahun buku yang akan datang.
17. Mengungkapkan kepemilikan saham, hubungan keuangan dan hubungan keluarga dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau Pemegang Saham Perseroan serta remunerasi dan fasilitas yang didapatnya sesuai ketentuan yang berlaku.

The determination of the duties of each member of the Directors is carried out in accordance with the area of expertise of each member of the Directors. In the event that the GMS does not stipulate a decision regarding the assignment of duties for each member of the Directors, the determination of the duties of each member of the Directors is determined based on a decision of the Directors meeting.

Directors have the responsibility to:
1. Manage the Company in accordance with its authority and responsibilities as regulated in the Company's Articles of Association and applicable laws and regulations.
2. Accountable for the implementation of its duties to Shareholders through the GMS.
3. Manage the Company assets in accordance with applicable laws dan regulations.
4. Provide accurate, relevant and timely data and information to the Board of Commissioners.
5. Submitting the annual work plan and financial statements of the Company in accordance with applicable regulations.
6. Making annual reports and company financial reports in accordance with applicable regulations.
7. Submit the Company's annual report to the public accountant appointed by the GMS for review. The results of the examination of the public accountant will be submitted in writing to the Shareholders at the Annual GMS.
8. Compiling Code of Conduct policy for the Directors that are binding for each member of the Directors.
9. Implement risk management and the application of good corporate governance in every business activity of the Company at all levels of the organization.
10. Organize the Annual GMS and Extraordinary GMS as stipulated in the legislation and the Company's Articles of Association.
11. Establish Company policies based on the approval of the Board of Commissioners in carrying out the management of the company unless determined based on applicable laws and regulations.
12. Establish the organizational structure and work procedures of the Company through the approval of the Board of Commissioners.
13. Follow up on recommendations on the findings of supervision by the Internal Audit Work Unit, external auditors, OJK supervision and/or other supervisory authorities.
14. Maintain and maintain a register of shareholders and special register as well as possible.
15. Disclose the Company's strategic policies in the field of employment to all Company Employees.
16. Make and implement an annual work plan to be submitted to the Board of Commissioners no later than 60 (sixty) days prior to the commencement of the forthcoming financial year.
17. Disclose share ownership, financial relations and family relationships with fellow members of the Directors, members of the Board of Commissioners and/or Company's Shareholders as well as remuneration and facilities obtained in accordance with applicable regulations.

Wewenang Direksi

Adapun wewenang Direksi adalah sebagai berikut:
1. Mengangkat dan memberhentikan Pegawai Perseroan.
2. Mengatur ketentuan-ketentuan tentang kepegawaian termasuk menetapkan gaji, pensiun atau jaminan hari tua dan penghasilan lainnya bagi para pegawai Perseroan.
3. Mengatur ketentuan-ketentuan mengenai pemberian bantuan hukum bagi pegawai Perseroan maupun mantan Pegawai Perseroan sepanjang terkait tugas kedinasan, dengan terlebih dahulu dikonsultasikan kepada Dewan Komisaris.
4. Melakukan hapus tagih terhadap bunga, denda dan/atau biaya lainnya selain pokok kredit, dengan tetap berpedoman kepada peraturan perundang-undangan yang berlaku.
5. Mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan, serta menjalankan segala tindakan baik mengenai pengurusan maupun kepemilikan.
6. Untuk perbuatan tertentu Direksi dapat mengangkat seorang atau lebih, sebagai wakil atau kuasanya dengan memberikan kepadanya kekuasaan yang diatur dalam surat kuasa.
7. Melaksanakan perbuatan lainnya sesuai dengan ketentuan yang berlaku dengan tetap memperhatikan persetujuan Dewan Komisaris maupun RUPS.
8. Mengambil keputusan yang mengikat dan menjadi tanggung jawab seluruh anggota Direksi sepanjang keputusan yang diambil telah sesuai dengan pedoman dan tata tertib kerja Direksi.

Hak Direksi

Direksi mempunyai hak untuk mendapatkan remunerasi, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku. Ketentuan mengenai hak Direksi Perseroan tersebut mutatis mutandis berlaku bagi anggota Dewan Komisaris.

Masa Jabatan Direksi

Masa jabatan anggota Direksi terhitung sejak tanggal ditetapkannya dalam Rapat Umum Pemegang Saham pengangkatannya dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham dan dapat diangkat kembali.

Kriteria Anggota Direksi

Persyaratan Umum, adalah Warga Negara Indonesia yang:
1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak, moral dan integritas yang baik.
3. Setia dan taat kepada negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan pengkhianatan kepada Negara Republik Indonesia.

Authority of the Directors

The authority of the Directors is as follows:
1. Appoint and dismiss Company Employees.
2. Regulates provisions on employment including determining salary, pension or old age savings and other income for Company employees.
3. Regulate provisions regarding the provision of legal assistance for Company employees as well as former Company Employees in relation to official duties, with prior consultation with the Board of Commissioners.
4. Perform write-offs on interest, penalties and/ or other costs other than the loan principal, while still referring to the applicable laws and regulations.
5. Represent the Company in and out of court regarding all matters and in all incidents, binding the Company with other parties and other parties with the Company, and carrying out all actions both in terms of management and ownership.
6. For certain actions, the Directors may appoint one or more, as representatives or proxies by granting him the power regulated in the power of attorney.
7. Conduct other actions in accordance with applicable regulations while still observing the approval of the Board of Commissioners and the GMS.
8. Take binding decisions and become the responsibility of all members of the Directors as long as the decisions taken are in accordance with the guidelines and work rules of the Directors.

Right of Directors

The Directors has the right to receive remuneration, benefits and facilities, the amount of which is determined by the GMS, taking into account the applicable provisions. The provisions regarding the rights of the Company's Directors mutatis mutandis apply to members of the Board of Commissioners.

Position Duration of the Directors

The term of office of a member of the Directors commences from the date of stipulation at the appointment of the General Meeting of Shareholders and ends at the close of the 5th Annual General Meeting of Shareholders after the date of appointment, unless otherwise stipulated by the General Meeting of Shareholders and can be reappointed.

Criteria for Members of the Board of Directors

General Requirements are Indonesian citizens who:
1. Devotion to God Almighty.
2. Having good morals, morals and integrity.
3. Loyal and obedient to the country and the Government of the Republic of Indonesia.
4. Not involved directly or indirectly in activities of betrayal to the Republic of Indonesia.

5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan kegiatan yang merugikan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasatkan keputusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit dalam waktu 5 (lima) tahun sebelum dicalonkan.
10. Calon anggota Direksi yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A yang mewakili sekurang-kurangnya 10% (sepuluh persen) baik secara sendiri-sendiri maupun gabungan dari jumlah seluruh saham dengan hak suara yang sah.
11. Usia maksimal calon anggota Direksi pada saat pertama kali diangkat adalah 56 (lima puluh enam) tahun.
12. Bukan sebagai mantan anggota Direksi Perseroan atau Pejabat Eksekutif Perseroan yang purnabakti, mengundurkan diri atau diberhentikan.
13. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok KBMI 4.
14. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direksi bagi calon Direktur dan serendah-rendahnya Direktur bagi calon Direktur Utama yang berasal dari Bank Kelompok KBMI 3.
15. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir yang setingkat, bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok KBMI 2.
16. Wajib menjabat sebagai anggota Direksi Perseroan bagi calon Direktur Utama yang berasal dari Perseroan.
17. Wajib menjabat sebagai eksekutif dengan jabatan satu tingkat di bawah Direksi atau serendah-rendahnya Pemimpin Divisi, termasuk yang sedang dalam penugasan oleh Perseroan bagi calon Direktur yang berasal dari dalam Perseroan.

Persyaratan lainnya, yaitu:
1. Wajib berasal dari pihak independen terhadap pemegang saham pengendali bagi calon Direktur Utama.
2. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai pejabat eksekutif bank umum.
3. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada Bank, perusahaan dan/atau lembaga lain kecuali apabila anggota Direksi yang bersangkutan bertanggung jawab terhadap pengawasan atas penyertaan pada perusahaan anak Perseroan, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan bukan anak Perseroan yang dikendalikan oleh Perseroan, sepanjang

5. Physically and mentally healthy.
6. Never been convicted of carrying out activities which are detrimental to the state or disgraceful actions in the banking sector.
7. No voting rights are revoked based on a court decision.
8. Able to carry out legal actions.
9. Have never been declared bankrupt or been a member of the Directors or a Board of Commissioners who was found guilty of causing a Company to be declared bankrupt within 5 (five) years before being nominated.
10. Prospective members of the Directors who will take an appraisal of their capability and appropriateness to the Financial Services Authority, are proposed by Series A Shareholders who represent at least 10% (ten percent) either individually or in combination of the total number of shares with valid voting rights.
11. The maximum age of a candidate for the Directors when he is first appointed is 56 (fifty six) years.
12. Not as a former member of the Company's Directors or the Company's Executive officer who retires, resigns or is dismissed.
13. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position as low as 1 (one) level below the Directors for candidates for the President Director and candidates for Directors who are from the book-4 Group Bank.
14. Must have background and operational experience of Foreign Exchange Commercial Banks with the last position as low as 1 (one) level below the Directors for candidates for Directors for candidates for Directors and as low as Directors for candidates for President Director who are from the book-3 Group Bank.
15. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position of the same level, for the candidates for President Director and candidates for Directors who are from the book-2 Group Bank.
16. Must serve as a member of the Company's Directors for prospective President Directors who are from the Company.
17. Must be an executive with one level below the Directors or as low as Division Heads, including those currently being assigned by the Company to candidates for Directors from within the Company.

Other requirements, namely:
1. Obligated to come from an independent party against a controlling shareholder for a candidate for President Director.
2. The majority of members of the Directors have at least 5 (five) years experience in the operational field as executive officers of commercial banks.
3. Do not hold concurrent positions as members of the Board of Commissioners, Directors or Executive officers of Banks, companies and/or other institutions unless the relevant member of the Directors is responsible for oversight of the participation in the Company's subsidiary companies, carrying out functional duties as a member of the Board of Commissioners in a non-company a subsidiary of the Company that is controlled by the

perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Perseroan.

4. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebih 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain.
5. Antara sesama anggota Direksi dan antara anggota Direksi dengan anggota Dewan Komisaris tidak boleh ada hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun ke samping, termasuk menantu dan ipar.

Kebijakan Tata Tertib Kerja Direksi

Direksi memiliki Pedoman Kerja berdasarkan Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi yang menjelaskan tahapan aktivitas secara terstruktur, sistematis, mudah dipahami dan dapat dijalankan dengan konsisten, serta menjadi acuan bagi Direksi dalam melaksanakan tugas masing-masing untuk mencapai Visi dan Misi Perseroan.

Kebijakan Tata Tertib Kerja Direksi mengacu pada prinsip-prinsip hukum Bank, ketentuan anggaran dasar, peraturan perundang-undangan yang berlaku, serta praktik-praktik terbaik (*best practices*) GCG. Kebijakan Tata Tertib Kerja Direksi sebagai landasan bagi Direksi dalam melaksanakan tugas dan tanggung jawab secara efektif, efisien, memperhatikan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independen dan kewajaran, sehingga internal kontrol dan manajemen risiko Perseroan dapat terlaksana dengan baik.

Adapun isi Kebijakan Tata Tertib Kerja Direksi bank **bjb** yaitu:
I. Pendahuluan
II. Organisasi dan Kewenangan
III. Nilai-nilai
IV. Waktu Kerja
V. Rapat Direksi
VI. Evaluasi Kinerja
VII. Pelaporan dan Pertanggungjawaban

Jumlah dan Komposisi Direksi

Selama tahun 2022, tidak terjadi perubahan komposisi Direksi, sehingga komposisi Direksi pada tahun 2022 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Company, as long as the concurrent position does not result in the person concerned neglecting the implementation of duties and responsibilities as a member of the Company's Directors.

4. Members of the Directors, individually or jointly, are prohibited from owning shares in excess of 25% (twenty-five percent) of the paid-up capital in another company.
5. Between fellow members of the Board of Directors and between members of the Board of Directors and members of the Board of Commissioners, there must be no family relationship up to the second degree, either in a straight line or sideways, including son-in-law and brother-in-law.

Directors' Work Policies

The Directors has Directors 'Work Guidelines based on Directors' Decree Number 0077/SK/DIR-CS/2019 dated January 14, 2019 on the Directors Work Procedure Policy which explains the stages of activities in a structured, systematic, easily understood and consistent manner, and serves as a reference for Directors in carrying out their respective duties to achieve the Vision and Mission of the Company.

The Directors Work Policy refers to the Bank's legal principles, provisions of the articles of association, applicable laws and regulations, as well as GCG best practices. The Directors Work Policy as a foundation for the Directors in carrying out their duties and responsibilities effectively, efficiently, taking into account the principles of openness, accountability, responsibility, independence and fairness, so that the Company's internal control and risk management can be carried out properly.

The contents of the bank **bjb** Directors Work Policy are:
I. Introduction
II. Organization and Authority
III. Values
IV. Working time
V. Directors' Meeting
VI. Performance evaluation
VII. Reporting and Liability

Total and Composition of the Board of Directors

During 2022, there was no change in the composition of the Board of Directors, so that the composition of the Board of Directors in 2022 was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors were domiciled in the working area of the bank **bjb** office. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi

Table of Composition and Basis of Appointment of the Directors

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Yuddy Renaldi	Direktur Utama President Director	OJK FSA	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	3 Juli 2019 July 3, 2019
Nia Kania	Direktur Keuangan Director of Finance	OJK FSA	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK FSA	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Tedi Setiawan	Direktur Operasional Director of Operations	OJK FSA	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	OJK FSA	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Commercial Director and Usaha Mikro Kecil dan Menengah (MSMEs)	OJK FSA	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	1 September 2020 September 1, 2020
Cecep Trisna	Direktur Kepatuhan Director of Compliance	OJK FSA	RUPS Tahunan 2021 tanggal 6 April 2021 2021 Annual GMS on April 6, 2021	22 Juli 2021 July 22, 2021

Tugas dan Tanggung Jawab masing-masing Direksi

Adapun pembidangan tugas Direksi adalah sebagai berikut.

Duties and Responsibilities of each Board of Directors

The assignment of duties for the Directors is as follows.

Tabel Pembidangan Tugas Direksi

Table of Duties on the Directors

Nama Name	Jabatan Position	Bidang Tugas Duties
Yuddy Renaldi	Direktur Utama President Director	1. Mengkoordinir dan memberikan arahan dalam penyusunan visi, misi dan nilai-nilai serta rencana korporasi dan rencana bisnis untuk dibicarakan dan disetujui oleh Dewan Komisaris atau RUPS sesuai dengan ketentuan Anggaran Dasar Bank. 2. Menyelaraskan dan mengakomodir inisiatif internal Perseroan yang dapat memberi nilai tambah serta meningkatkan kinerja dan daya saing Bank. 3. Mengkoordinasikan pelaksanaan tugas antar anggota Direksi, melaksanakan pembinaan dan pengendalian terhadap seluruh kegiatan operasional dan pengelolaan Perseroan secara efektif dan efisien, dengan memperhatikan asas keseimbangan dan keserasian serta memastikan kepatuhan terhadap aturan regulator yang belaku. 4. Mengkoordinasikan, mengendalikan dan mengevaluasi penerapan prinsip-prinsip GCG dan standar etika Perseroan secara konsisten dalam perusahaan. 5. Memimpin rapat Direksi 1. Coordinate and provide direction in preparing the vision, mission and values as well as corporate plans and business plans to be discussed and approved by the Board of Commissioners or GMS in accordance with the provisions of the Bank's Articles of Association. 2. Align and accommodate the Bank's internal initiatives that can provide added value and improve the performance and competitiveness of the Bank. 3. Coordinate the implementation of duties among members of the Directors, carry out guidance and control of all operational and management activities of the Bank effectively and efficiently, taking into account the principles of balance and harmony and ensure compliance with applicable regulatory rules. 4. Coordinate, control and evaluate the consistent application of GCG principles and the Bank's ethical standards in the company. 5. Chair a Directors' meeting

Nama Name	Jabatan Position	Bidang Tugas Duties
Cecep Trisna	Direktur Kepatuhan Director of Compliance	1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank. 2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi. 3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank. 4. 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. 5. Meminimalkan risiko kepatuhan Bank. 6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan atau pimpinan kantor cabang dari Perseroan yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan. 7. Melakukan tugas lain yang terkait dengan fungsi kepatuhan. 1. Formulate strategies to encourage the creation of a culture of compliance with the Bank. 2. Propose compliance policies or compliance principles that will be determined by the Directors. 3. Establish compliance systems and procedures that are used to prepare internal provisions and guidelines of the Bank. 4. Ensuring that all policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of the legislation. 5. Minimize the Bank's compliance risk. 6. Take precautionary measures so that the policies and/or decisions taken by Bank Directors or branch office leaders from banks domiciled abroad do not deviate from the provisions of the Financial Services Authority and the provisions of the legislation. 7. Perform other tasks related to the compliance function.
Nia Kania	Direktur Keuangan Director of Finance	1. Mengkoordinasikan, mengendalikan, mengembangkan, membina, mengelola serta mengevaluasi pelaksanaan tugas dari bidang-bidang yang berada di bawah tanggung jawabnya agar efektif dengan mengutamakan asas keseimbangan. 2. Mengembangkan program efisiensi, efektivitas dan manajemen mutu dari produk-produk Bank, serta memastikan dilaksankannya secara konsisten di lingkungan unit kerja masing-masing. 3. Memantau serta mengawasi Batas Maksimal Pemberian Kredit atas aktivitas intermediasi Bank. 4. Memonitor kualitas hasil kerja dan kinerja seluruh bidang-bidang di bawahnya agara rencana bisnis yang telah ditetapkan dapat tercapai. 5. Memantau serta mengendalikan penerapan manajemen risiko dan penerapan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*) pada bidang-bidang di bawahnya. 6. Mengevaluasi dan menyetujui rencana kerja masing-masing bidang di bawahnya. 1. Coordinate, control, develop, foster, manage and evaluate the implementation of the tasks of the fields under his responsibility to be effective by prioritizing the principle of balance. 2. Develop an efficiency, effectiveness and quality management program for the Bank's products, as well as ensuring that it is consistently implemented in the environment of each work unit. 3. Monitor and oversee the Legal Lending Limit for Bank intermediation activities. 4. Monitor the quality of the work and the performance of all fields below it so that the business plan that has been determined can be achieved. 5. Monitor and control the application of risk management and the application of the principles of good corporate governance in the fields below. 6. Evaluate and approve the work plan for each field below.
Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	
Tedi Setiawan	Direktur Operasional Director of Operations	
Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Commercial Director and Micro, Small and Medium Enterprises (MSMEs)	

Kebijakan Rangkap Jabatan Direksi

Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau pejabat eksekutif pada bank, perusahaan dan/atau lembaga lain. Tidak termasuk rangkap jabatan apabila anggota Direksi yang bersangkutan bertanggung jawab terhadap pengawasan atas penyertaan pada Perusahaan Anak Bank, menjalankan tugas fungsional sebagai anggota Dewan Komisaris pada Perusahaan anak bukan yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi.

Concurrent Position of Directors

Members of the Directors are prohibited from holding concurrent positions as members of the Board of Commissioners, Directors or executive officers at banks, companies and/or other institutions. Excludes concurrent positions if the member of the Directors concerned is responsible for oversight of the participation in the Bank Subsidiary Company, carries out functional duties as a member of the Board of Commissioners in a subsidiary company not controlled by the Bank, as long as it does not result in the person neglecting the implementation of the duties and responsibilities as a member of the Directors.

Tabel Rangkap Jabatan Direksi
Table of Concurrent Position of Directors

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position at Other Companies/ Institutions	Nama Perusahaan/ Instansi Lain Name of Company/ Other Institution
Yuddy Renaldi	Direktur Utama President director	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-
Nia Kania	Direktur Keuangan Director of Finance	-	-
Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	-	-
Tedi Setiawan	Direktur Operasional Director of Operations	-	-
Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	-	-
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	-	-

Hubungan Afiliasi Direksi

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris. Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga dapat melaksanakan tugas dan tanggung jawabnya secara independen.

Directors' Affiliate Relations

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners. The Board of Directors has no financial relationship, management relationship, share ownership and/or family relationship with other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or relationship with the Bank, so that they can carry out their duties and responsibilities independently.

Tabel Hubungan Afiliasi Direksi
Table of Directors' Affiliate Relationships

Nama Name	Jabatan Position	Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family Relations and Management of Directors													
		Hubungan Keuangan Dengan Relation of Financial with						Hubungan Keluarga Dengan Relation of Family with						Hubungan Kepengurusan Dengan Perusahaan Lain Management Relationship with Other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Yuddy Renaldi	Direktur Utama President Director		√		√		√		√		√		√		√
Cecep Trisna	Direktur Kepatuhan Director of Compliance		√		√		√		√		√		√		√
Nia Kania	Direktur Keuangan Director of Finance		√		√		√		√		√		√		√
Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail		√		√		√		√		√		√		√

Nama Name	Jabatan Position	Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family Relations and Management of Directors													
		Hubungan Keuangan Dengan Relation of Financial with						Hubungan Keluarga Dengan Relation of Family with						Hubungan Kepengurusan Dengan Perusahaan Lain Management Relationship with Other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Tedi Setiawan	Direktur Operasional Director of Operations		√		√		√		√		√		√		√
Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking		√		√		√		√		√		√		√
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro Small and Medium Enterprises (MSMEs)		√		√		√		√		√		√		√

Pengelolaan Benturan Kepentingan Direksi

Benturan kepentingan maupun yang berpotensi menjadi benturan kepentingan atau segala sesuatu yang dapat menghambat Direksi untuk bertindak independen harus diungkapkan oleh Direksi. Benturan kepentingan merupakan suatu kondisi adanya konflik antara kepentingan ekonomis perusahaan dan kepentingan ekonomi individu. Dalam hal terdapat benturan kepentingan dalam pengambilan keputusan, Direksi harus mengutamakan kepentingan Perseroan.

Dalam hal terjadi benturan kepentingan, anggota Direksi dilarang mengambil tindakan yang dapat merugikan Perseroan atau merugikan keuntungan Perseroan dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan. Pengungkapan benturan kepentingan dicantumkan dalam setiap risalah rapat Direksi, paling kurang mencakup nama Direksi yang memiliki benturan kepentingan, masalah benturan kepentingan dan dasar pertimbangan pengambilan keputusan.

Terkait dengan pengambilan keputusan dalam rapat Direksi, Direksi yang memiliki benturan kepentingan diperkenankan untuk mengungkapkan ide dan pendapat, akan tetapi tidak disertakan dalam pengambilan keputusan, baik dalam musyawarah maupun pengambilan suara terbanyak. Hal tersebut harus dicatat dalam risalah rapat Direksi.

Management of Conflicts of Interest In The Directors

Conflicts of interests as well as those that have the potential to become a conflict of interest or anything that can prevent the Directors from acting independently must be disclosed by the Directors. Conflict of interest is a condition of conflict between the economic interests of the company and individual economic interests. In the event of a conflict of interest in decision making, the Directors must prioritize the interests of the Company.

In the event of a conflict of interest, members of the Directors are prohibited from taking actions that could harm the Company or harm the Company's profit and must disclose the conflict of interest referred to in each decision. Disclosure of conflicts of interest is included in each minutes of the Directors' meeting, at least covering the names of Directors who have a conflict of interest, conflict of interest issues and the basis for decision making.

Related to decision making in Directors' meetings, Directors who have a conflict of interest are allowed to express their ideas and opinions, but they are not included in decision making, both in deliberations and the majority of votes. This must be noted in the minutes of the Directors' meeting.

Dalam hal Perseroan mempunyai benturan kepentingan dengan kepentingan pribadi seorang anggota Direksi, maka Perseroan akan diwakili oleh anggota Direksi lainnya dan dalam hal Perseroan mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Perseroan diwakili oleh Dewan Komisaris dan Pemegang Saham Pengendali.

If the Company has a conflict of interest with the personal interests of a member of the Directors, then the Company will be represented by other members of the Directors and in the event that the Company has an interest that conflicts with the interests of all members of the Directors, then in this case the Company is represented by the Board of Commissioners and Controlling Shareholders.

Independensi Direksi

Board of Directors' Independence

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris.

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners.

Rapat Direksi

Meeting of The Directors

Kebijakan Rapat

Meeting Policy

Setiap kebijakan dan keputusan strategis, wajib diputuskan dalam rapat Direksi. Rapat Direksi dapat diadakan setiap waktu bilamana dipandang perlu oleh seorang atau lebih anggota Direksi atau atas permintaan tertulis dari Dewan Komisaris. Rapat Direksi dilaksanakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan. Direksi wajib mengadakan rapat Direksi bersama Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Every policy and strategic decision must be decided in a meeting of the Directors. Meetings of the Directors may be held at any time if deemed necessary by one or more members of the Directors or at the written request of the Board of Commissioners. Meetings of the Directors are held at least 1 (one) time in 1 (one) month. The Board of Directors must hold regular meetings of the Board of Directors and the Board of Commissioners at least 1 (one) time in 4 (four) months.

Rapat Direksi dipimpin oleh Direktur Utama, dalam hal Direktur utama tidak dapat hadir atau berhalangan hal mana tidak perlu dibuktikan kepada pihak ketiga, maka rapat Direksi akan dipimpin oleh seorang yang dipilih oleh dan dari anggota Direksi yang hadir. Seorang anggota Direksi dapat diwakili dalam rapat Direksi hanya oleh anggota Direksi lainnya berdasarkan suara kuasa.

The Directors meeting is chaired by the President Director, in the event that the President Director is unable to attend or is unable to attend, which does not need to be proven to a third parties, the Directors meeting will be chaired by someone chosen by and from the present Directors. A member of the Directors may be represented at a meeting of the Directors only by other members of the Directors based on a power of attorney.

Bahan rapat disampaikan 5 (lima) hari sebelum rapat diselenggarakan. Panggilan rapat disampaikan paling lambat 3 (tiga) hari sebelum rapat diadakan. Rapat Direksi dapat dilaksanakan melalui rapat dengan cara tatap muka atau melalui media *teleconference* atau media lainnya. Rapat Direksi sah dan berhak mengambil keputusan yang mengikat hanya apabila lebih dari setengah dari jumlah anggota Direksi hadir atau diwakili dalam rapat.

Meeting materials are submitted 5 (five) days before the meeting is held. Summons for meetings are submitted no later than 3 (three) days before the meeting is held. Meetings of the Directors can be held through meetings by face to face or through teleconference media or other media. Directors meetings are valid and have the right to make binding decisions only if more than half of the total members of the Directors are present or represented at the meeting.

Rencana Rapat Direksi

Directors Meeting Plan

Bulan Month	Tanggal Date
Januari January	9, 16, 23, 30
Februari February	6, 13, 20, 27
Maret March	6, 13, 20, 27
April April	3, 10, 17, 24
Mei May	8, 15, 22, 29
Juni June	5, 12, 19, 26

Bulan Month	Tanggal Date
Juli July	3, 10, 17, 24, 31
Agustus August	7, 14, 21, 28
September September	4, 11, 18, 25
Oktober October	2, 9, 16, 23, 30
November November	6, 13, 20, 27
Desember December	4, 11, 18, 26

*Jadwal rapat Direksi dapat berubah sewaktu - waktu sesuai dengan kebutuhan.
*The Director's meeting schedule may change at any time according to need.

Rapat Internal Direksi

Sepanjang tahun 2022, Direksi telah melaksanakan rapat sebanyak 39 kali dengan 59 agenda. Adapun rincian rapat Direksi adalah sebagai berikut.

Internal Meeting of The Directors

Throughout 2022, the Board of Directors held 39 meetings with 59 agenda items. The details of the meeting of the Board of Directors are as follows.

Tabel Rapat Direksi

Table of Directors Meeting

No.	Tanggal Date	Agenda Agendas	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna
1	10 Januari 2022 January 10, 2022	1. Remunerasi Pegawai 1. Employee Remuneration	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		2. Pengelolaan Kepegawaian Pejabat Eksekutif 2. Executive Officer Staffing	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		3. Persiapan RUPS Tahunan Tahun Buku 2021 3. Preparation for Annual GMS in the Fiscal Year 2021	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		4. Pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) 4. Implementation of Capital Increase with Pre-emptive Rights (PMHMETD)	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
2.	26 Januari 2022 January 26, 2022	5. Homologasi PKPU PT Sri Rejeki Isman (Sritex) dan Dokumen *Side Letter* 5. PKPU Homologation of PT Sri Rejeki Isman (Sritex) and Side Letter Document	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
3.	31 Januari 2022 January 31, 2022	6. Penyampaian *Progress* Aksi Korporasi PMHMETD (PUT I) dan Penetapan Harga HMETD 6. Reporting Corporate Progress Action of PMHMETD (PUT I) and HMETD Pricing	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
4.	16 Februari 2022 February 16, 2022	7. Restrukturisasi Kredit 7. Credit Restructuring	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
5.	21 Februari 2022 February 21, 2022	8. Penetapan Definitif Pejabat Eksekutif Dalam Masa *Probation* (PJ) 8. Definitive Determination of Acting Executive Officer during Probation (PJ)	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
6.	23 Februari 2022 February 23, 2022	9. Usulan *Stand Still* atas Upaya Hukum Kasasi 9. Stand Still Application of Cassation	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

No.	Tanggal Date	Agenda Agendas	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna
7.	07 Maret 2022 March 07, 2022	10. Persiapan RUPS Tahunan Tahun Buku 2021 10. Preparation of Annual GMS for the Fiscal Year 2021	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		11. Laporan Perkembangan Kelompok Usaha Bank (KUB) dan Sinergitas Bank 11. Progress Report of Bank Business Group (KUB) and Banking Synergy	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
8.	14 Maret 2022 March 14, 2022	12. Implementasi BI FAST 12. BI FAST Implementation	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		13. Remunerasi Pegawai 13. Employee Remuneration	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
9.	15 Maret 2022 March 15, 2022	14. Penetapan Ruang Lingkup Penerapan ISO 37001 SMAP Tahun 2022 Pada Aktivitas Pengadaan Barang dan Jasa di Kantor Pusat 14. Determination of Implementing Scope of ISO 37001 SMAP Year 2022 of Goods and Services Provisioning Activity in the Head Office	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
10.	21 Maret 2022 March 21, 2022	15. Pengadaan Jasa Manajemen Transportasi Untuk Periode Tahun 2022-2024 - *Repeat Order* 15. Provision of Transportation Management Service for the period 2022-2024 Period - Repeat Order	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		16. Pengadaan Tenaga Alih Daya Office Support (*Management Building and Driver*) untuk periode 2022-2024 *-Repeat Order* 16. Provision of Office Support Outsourcing (Management Building and Driver) for the period 2022-2024 -Repeat Order	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		17. Presentasi Divisi Human Capital - Remunerasi 17. Presentation of Human capital Division – Remuneration	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		18. Persiapan RUPS Tahunan Tahun Buku 2021 18. Preparation of Annual GMS for the fiscal Year 2021	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
11.	4 April 2022 April 4, 2022	19. Penetapan *Credit Portfolio Guideline* Segmen Korporasi dan Komersial Tahun 2022 19. Determination of Credit Portfolio Guideline for Corporation and Commercial Segment Year 2022	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
12.	8 April 2022 April 8, 2022	20. Remunerasi Pegawai 20. Employee Remuneration	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

No.	Tanggal Date	Agenda Agendas	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna
13.	11 April 2022 April 11, 2022	21. Persiapan RUPS Tahunan bank **bjb** syariah Tahun Buku 2021 21. Preparation of Annual GMS of bank **bjb** syariah for the Fiscal Year 2021	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		22. Pengelolaan Kepegawaian 22. Employment Management	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		23. Rencana Bisnis Bank Tahun 2022-2024 23. Bank Business Plan for 2022-2024	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
14.	12 April 2022 April 12, 2022	24. Perpanjangan Lisensi *Core Banking System* 24. Extension of Core Banking System License	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
15.	19 April 2022 April 19, 2022	25. Penugasan Pegawai bank **bjb** di PT BPR Intan Jabar 25. Assignment of bank **bjb** employees to PT BPR Intan Jabar	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
16	26 April 2022 April 26, 2022	26. Pengelolaan Kepegawaian Pejabat Eksekutif 26. Executive Officer Staffing Management	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
17.	9 Mei 2022 May 9, 2022	27. Restrukturisasi Kredit Ke-2 27. The 2nd Credit Restructuring	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
18.	17 Mei 2022 May 17, 2022	28. Pengadaan Konstruksi Pekerjaan Interior Ruang Kerja bank **bjb** di Menara T Tower Jakarta 28. Provision of Workspace Interior Construction of bank **bjb** in T Tower, Jakarta	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
19.	14 Juni 2022 June 14, 2022	29. Revisi RBB bank **bjb** Tahun 2022-2024 29. RBB Revision of bank **bjb** for 2022-2024	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		30. Persetujuan Perubahan Kebijakan Audit dan Piagam Audit 30. Approval of the Changes of Audit Policy and Charter	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		31. Persetujuan Perubahan Kebijakan Teknologi Informasi 31. Approval of the Changes of Information Technology Policy	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
20.	15 Juni 2022 June 15, 2022	32. Persetujuan Perubahan Kebijakan APU PPT 32. Approval of the Changes of AML-CTF Policy	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

No.	Tanggal Date	Agenda Agendas	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna
21.	16 Juni 2022 June 16, 2022	33. Evaluasi Pengelolaan Benefit THT 33. Evaluation of Old-Age Benefit Plan Management	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		34. Evaluasi Ketentuan Kerja Lembur Pegawai 34. Evaluation of Employee Overtime Provision	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
22	04 Juli 2022 July 04, 2022	35. Pengelolaan Kepegawaian 35. Employment Management	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		36. Perubahan Penetapan *Risk Appetitte Statement* (RAS) dan *Risk Tolerance* 36. Changes of Risk Appetite Statement (RAS) and Risk Tolerance Determination	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
23.	21 Juli 2022 July 21, 2022	37. Persetujuan Aksi Korporasi 37. Approval of Corporate Actions	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
24.	25 Juli 2022 July 25, 2022	38. Revisi Kebijakan Pengelolaan Penyertaan Modal, Divestasi, dan Konglomerasi Keuangan 38. Revision of Equity Participation, Divestments, and Financial Conglomerate Policies	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
25.	26 Juli 2022 July 26, 2022	39. Persetujuan Pengesampingan (*Waiver*) Perjanjian Kredit 39. Approval of Credit Agreement Waiver	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
26.	27 Juli 2022 July 27, 2022	40. Persetujuan Rencana Penyertaan Modal kepada Bank Bengkulu 40. Approval of Equity Participation Plan of Bank Bengkulu	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
27.	18 Agustus 2022 August 18, 2022	41. Penetapan Definitif Pejabat Eksekutif dalam Masa *Probation* (PJ) dan Penyesuaian *Grade* Pejabat Eksekutif Lainnya 41. Definitive Determination of Acting Executive Officer during Probation (PJ) and Grade Adjustment of Other Executive Officers	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
28.	12 September 2022 September 12, 2022	42. Penyertaan Modal kepada **bjb** Sekuritas 42. Equity Participation to bank **bjb** Securities	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
29.	20 September 2022 September 20, 2022	43. Arahan Stategi Direksi Tahunan (ASDT) 43. Annual Strategy Direction (ASDT)	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

No.	Tanggal Date	Agenda Agendas	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna
30.	10 Oktober 2022 October 10, 2022	44. Pengelolaan Kepegawaian 44. Employment Management	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		45. Persetujuan Kebijakan Perlindungan Nasabah 45. Approval of Customer Protection Policy	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		46. Addendum PK (Pengaturan Teknis *Secured Working Capital Revolver*) 46. Addendum of Technical Management on Secured Working Capital Revolver) on behalf	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
31.	07 November 2022 November 07, 2022	47. Perpanjangan *License Core Banking Equation* 47. Extension of License Core Banking Equation	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
32.	09 November 2022 November 09, 2022	48. Rencana Aksi Korporasi dan Penguatan Permodalan 48. Corporate Actions Plan and Capital Strengthening	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
33.	10 November 2022 November 10, 2022	49. Tindak Lanjut Penyelamatan PT BPR Intan Jabar 49. Rescue Follow-up of PT BPR Intan Jabar	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
34.	15 November 2022 November 15, 2022	50. Rencana Bisnis Bank (RBB) bank **bjb** Tahun 2023-2025 50. Bank Business Plan (RBB) of bank **bjb** for 2023-2025(RBB) bank **bjb** Tahun 2023-2025	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		51. Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2023 51. Sustainable Finance Action Plan (RAKB) in 2023	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		52. Pembahasan Addendum PKS dengan Bank Bengkulu 52. Discussion of Addendum PKS with Bank Bengkulu	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
35.	16 November 2022 November 16, 2022	53. Pembahasan Dokumen *Recovery* dan *Resolution Plan* 53. Discussion of Recovery and Resolution Plan Document	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
36.	29 November 2022 November 29, 2022	54. Pembahasan Pengefektifan Setoran Modal Tahap I Kepada Bank Bengkulu 54. Discussion of the I Phase Capital Injection to Bank Bengkulu	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

No.	Tanggal Date	Agenda Agendas	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna
37.	14 Desember 2022 December 14, 2022	55. Persetujuan Peminjaman *Termyn & Proceed* Divestasi 55. Approval of Termyn & Proceed Divestments Lending	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		56. Penyertaan Modal Lanjutan 56. Advanced Equity Participation	Hadir Present	Dinas On Duty	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
		57. Evaluasi Ketentuan Fasilitas COP, CA dan Kendaraan Sewa 57. Evaluation of Provisions of COP Facilities, CA, and Rented Vehicles	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
38.	20 Desember 2022 December 20, 2022	58. Pengajuan Persetujuan Remunerasi Pengurus **bjb** Sekuritas serta Pengajuan dan Perubahan Struktur Pengurus **bjb** Sekuritas 58. Implementation of Remuneration Approval on **bjb** Securities Management and Changes of **bjb** Securities Management Structure	Hadir Present	Hadir Present	Hadir Present	Dinas On Duty	Hadir Present	Hadir Present	Hadir Present
39.	26 Desember 2022 December 26, 2022	59. Pengajuan Persetujuan Pengurus **bjb** Sekuritas 59. Implementation of **bjb** Securities Management Approval	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

Rapat Direksi Bersama Dewan Komisaris

Meeting of Directors With Board of Commissioners

No	Tanggal Date	Agenda Agendas	Direksi Directors							Dewan Komisaris Board of Commissioners				
			Yuddy R.	Nia K.	Suartini	Tedi S.	Rio L.	Nancy A.	Cecep T.	Farid R.	Muhadi	Fahlino F.	Diding Sakri*	Setiawan W*
1	02 Februari 2022 February 02, 2022	Persiapan RUPS Tahun Buku 2021 Preparation for the 2021 Fiscal Year GMS	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
2	30 Maret 2022 March 30, 2022	Tantiem Tahun Buku 2021 Tantiem Fiscal Year 2021	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
3	17 November 2022 November 17, 2022	Rencana Bisnis Bank 2023 -2025 Bank Business Plan 2023 -2025	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
4	22 November 2022 November 22, 2022	Rencana Pemulihan dan Resolusi Recovery and Resolution Plan	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

Agenda dan peserta rapat Dewan Komisaris bersama Direksi disajikan pada bagian Rapat Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

The agenda and participants of the joint meeting of the Board of Commissioners inviting the Directors were presented in the Board of Commissioners Meeting section of the Corporate Governance Chapter of this Annual Report.

Frekuensi dan Kehadiran Rapat Direksi

Frequency and Attendance of The Directors Meetings

Tabel Frekuensi dan Kehadiran Rapat Direksi

Table of Frequency and Attendance of Directors Meetings

Nama Name	Jabatan Position	Rapat Direksi Directors Meeting			Rapat Direksi bersama Dewan Komisaris Meeting of the Directors with the Board of Commissioners			RUPS GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Yuddy Renaldi	Direktur Utama President director	59	59	100%	19	19	100%	1	1	100%
Cecep Trisna	Direktur Kepatuhan Director of Compliance	59	59	100%	23	22	96%	1	1	100%
Nia Kania	Direktur Keuangan Director of Finance	59	58	98%	19	18	95%	1	1	100%
Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	59	59	100%	26	25	96%	1	1	100%
Tedi Setiawan	Direktur Operasional Director of Operations	59	58	98%	20	19	95%	1	1	100%
Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	59	59	100%	22	22	100%	1	1	100%
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	59	59	100%	28	26	93%	1	1	100%

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Perseroan telah memiliki kebijakan yang mengatur bahwa seluruh level organisasi memiliki kesempatan yang setara dalam proses pengembangan kompetensi yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun pelatihan dan/atau peningkatan kompetensi anggota Direksi selama tahun 2022 adalah sebagai berikut.

Training and/or Competence Increase of The Members of the Directors

The Company had a policy that stipulated that all levels of the organization had equal opportunities in the competency development process as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 09, 2017 concerning Guidelines for Education Management. The training and/or competency improvement of members of the Directors during 2022 are as follows.

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Yuddy Renaldi	Direktur Utama President Director	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role Of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
		Executive Workshop Tahun *2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Executive Workshop Economic Update 2022-2023 *Batch* 2 Executive Workshop Economic Update 2022-2023 Batch 2	New York, Juni 2022, New York, June 2022,	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
Cecep Trisna	Direktur Kepatuhan Director of Compliance	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
		Implementasi Komitmen Bersama Akselerasi Transformasi BPD, Tata Kelola yang Baik dan Peningkatan Efektivitas Program Penerapan APU PPT Implementation of the Joint Commitment to Accelerate BPD Transformation, Good Governance and Increase the Effectiveness of the AML CFT Implementation Program	Bandung, Januari 2022 Bandung, January 2022	ASBANDA (Asosiasi Bank Pembangunan Daerah)
		Webinar Perlindungan Konsumen Dalam Era Digitalisasi, Penerapan Pengawasan *Market Conduct* dan Dampaknya Bagi Perbankan Webinar on Consumer Protection in the Digitalization Era, Implementation of Market Conduct Supervision and Its Impact on Banking	Bandung, Mei 2022 Bandung, May 2022	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
		Executive Workshop (Direksi) *Economic Update 2022-2023 Batch* 3 Executive Workshop (Directors) Economic Update 2022-2023 Batch 3	New York, Juni 2022 New York, June 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Governance Risk Management and Compliance Governance Risk Management and Compliance	Bandung, Juli 2022 Bandung, July 2022	DR. G. SUPRAYITNO, IR, MM, IPU, QCRO, QCGP,
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Enhancement Program Terkait Pedoman Umum Governansi Korporat Indonesia (PUNGKI) 2021 Enhancement Program Related to General Guidelines for Indonesian Corporate Governance (PUNGKI) 2021	Bandung, September 2022 Bandung, September 2022	Lim Kurniawan Setiadarma
		Risk Beyond International Conference On Enterprise Risk Management 2022 Dengan Tema *Cultivating The Perception: Managing It or Being Drifted Away* Risk Beyond International Conference On Enterprise Risk Management 2022 With the Theme Cultivating The Perception: Managing It or Being Drifted Away	Bali, Desember 2022 Bali, December 2022	ERMA (Enterprise Risk Management Academy)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Nia Kania	Direktur Keuangan Director of Finance	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
		Refreshment Online Publik Manajemen Risiko dan Kepatuhan Risk Management and Compliance Public Online Refreshment	Bandung, Maret 2022 Bandung, March 2022	Maisa Edukasi
		Executive Workshop (Direksi) *Economic Update 2022-2023 Batch* 3 Executive Workshop (Directors) Economic Update 2022-2023 Batch 3	New York, Juni 2022 New York, June 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
		Kolaborasi Digitalisasi BPD Seluruh Indonesia Dalam Mendukung Program Layanan Keuangan Digital Collaboration on Digitalization of BPDs throughout Indonesia in Supporting the Digital Financial Services Program	Makassar, Mei 2022 Makassar, May 2022	ASBANDA (Asosiasi Bank Pembangunan Daerah)
		Executive Workshop (Direksi) *Economic Update 2022-2023 Batch* 3 Executive Workshop (Directors) Economic Update 2022-2023 Batch 3	New York, Juni 2022 New York, June 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
Tedi Setiawan	Direktur Operasional Director of Operations	Webinar Kesiapan Industri Jasa Keuangan Dalam Mendukung Literasi Digital Konsumen Jasa Keuangan Webinar on Readiness of the Financial Services Industry in Supporting Financial Services Consumer Digital Literacy	Bandung, Januari 2022 Bandung, January 2022	Otoritas Jasa Keuangan

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
		Developing Your English Skill (Upper Intermediate A Level) - (Tatap Muka - Direktorat Operasional) Developing Your English Skill (Upper Intermediate A Level) - (Face to Face - Operations Directorate)	Bandung, Februari 2022 Bandung, February 2022	The Language Center
		Executive Workshop (Direksi) *Economic Update 2022-2023 Batch* 3 Executive Workshop (Directors) Economic Update 2022-2023 Batch 3	New York, Juni 2022 New York, June 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
		Executive Workshop (Direksi) *Economic Update 2022-2023 Batch* 1 Executive Workshop (Directors) Economic Update 2022-2023 Batch 1	New York, 22-30 Mei 2022 New York, May 22-30, 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
		Refreshment Online Publik Manajemen Risiko dan Kepatuhan Risk Management and Compliance Public Online Refreshment	Bandung, Maret 2022 Bandung, March 2022	Maisa Edukasi
		Executive Workshop (Direksi) *Economic Update 2022-2023 Batch* 3 Executive Workshop (Directors) Economic Update 2022-2023 Batch 3	New York, Juni 2022 New York, June 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa
		BPD *Leaders Refreshment Program* BPD Leaders Refreshment Program	Zurich, Oktober 2022 Zurich, October 2022	ASBANDA (Asosiasi Bank Pembangunan Daerah) - LPPI (Lembaga Pengembangan Perbankan Indonesia)

Program Orientasi Bagi Direksi Baru

Program pengenalan Direksi dilaksanakan bagi anggota Direksi yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perseroan di dalam mendukung pelaksanaan tugas dan tanggung jawabnya. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, bahwa fungsi Sekretaris Perusahan memiliki tugas dan tanggung jawab untuk melaksanakan program orientasi (*induction program*) bagi Direksi dan/atau Dewan Komisaris yang baru diangkat. Adapun program tersebut bertujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan ke depan, panduan kerja dan lainnya yang menjadi tanggung jawab Pengurus yang dapat berupa penyampaian dokumen Perseroan di antaranya:

1. Laporan Tahunan Tahun.
2. Rencana Bisnis Bank.
3. Anggaran Dasar.
4. Kebijakan Tata Kelola Perusahaan.
5. Kebijakan Tata Tertib Kerja Direksi.
6. Kebijakan Perkreditan Bank.
7. Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi.

Selama tahun 2022 tidak terdapat Direksi baru sehingga tidak terdapat pelaksanaan program orientasi bagi Direksi baru.

Pelaksanaan Tugas dan Tanggung Jawab Serta Keputusan Direksi

Sepanjang tahun 2022, Direksi telah melaksanakan tugas kepengurusan bank **bjb** sebagaimana tercantum di Anggaran Dasar Perseroan, di antaranya:

1. Melaksanakan kepengurusan Perseroan.
2. Pengelolaan aset dan keuangan Perseroan.
3. Penyusunan perencanaan perusahaan antara lain RBB 2022.
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris dan RUPS.
5. Pengawasan dan perbaikan proses bisnis internal.
6. Menetapkan Manajemen Risiko dan prinsip – prinsip GCG.
7. Pemenuhan target kinerja Perseroan.
8. Pelaksanaan tugas lainnya terkait kepengurusan Perseroan.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2022, Direksi telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:

1. Surat Keputusan Direksi Nomor 0017/SK-DIR-OPE/2022 tentang SOP Akseptasi dan Pengelolaan Rekanan KJPP di bidang Perkreditan.
2. Surat Keputusan Direksi Nomor 0038/SK-DIR-DTB/2022 tentang Ketentuan Pendistribusian *Fee* dan Biaya Transaksi *Delivery Channel* bank **bjb.**

Orientation Program For New Directors

The Directors introduction program is implemented for new members of the of Directors appointed by the GMS to obtain information about the Company in supporting the implementation of its duties and responsibilities. Based on the Financial Services Authority Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies, that the Corporate Secretary function has the duty and responsibility to carry out an induction program for the newly appointed Directors and/or Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the form of submission of Company documents including:

1. Annual Report Year.
2. Bank Business Plan.
3. Articles of Association.
4. Corporate Governance Policy.
5. The Board of Directors' Work Rules Policy.
6. Bank Credit Policy.
7. Standard Operational Procedures for Management of Income, Allowances and Facilities for the Board of Commissioners and Directors.

During 2022 there were no new Directors so there was no implementation of an orientation program for new Directors.

Implementation of Duties and Responsibilities and Decisions of The Board of Directors

Throughout 2022, the Board of Directors has carried out bank **bjb** management duties as stated in the Company's Articles of Association, including:

1. Implement the management of the Company.
2. Management of Company assets and finances.
3. Preparation of corporate plans, including the 2022 RBB.
4. Organizing Board of Directors meetings, attending Board of Commissioners meetings and GMS.
5. Supervision and improvement of internal business processes.
6. Establish Risk Management and GCG principles.
7. Fulfillment of the Company's performance targets.
8. Implementation of other tasks related to the management of the Company.

As part of carrying out their duties and responsibilities, the Board of Directors continued to strive to encourage more effective supervision. During 2022, the Board of Directors issued several decisions and approvals, including:

1. Board of Directors Decree Number 0017/SK-DIR-OPE/2022 concerning SOP for Acceptance and Management of KJPP Partners in the Credit Sector.
2. Board of Directors Decree Number 0038/SK-DIR-DTB/2022 concerning Provisions for Distribution of Fees and Transaction Fees for bank **bjb** Delivery Channel Transactions.

3. Surat Keputusan Direksi Nomor 0044/SK-DIR-ITE/2022 tentang Ketentuan Laporan Insidental Penyelenggaraan Sistem Pembayaran Kepada Bank Indonesia.
4. Surat Keputusan Direksi Nomor 0046/SK-DIR-HCA/2022 tentang SOP Pengelolaan Karir.
5. Surat Keputusan Direksi Nomor 0048/SK-DIR-HCA/2022 tentang Nomenklatur Jabatan dan Jaringan Kantor.
6. Surat Keputusan Direksi Nomor 0060/SK-DIR-ITB/2022 tentang Manual Produk Garansi Bank *Counterparty*.
7. Surat Keputusan Direksi Nomor 0070/SK-DIR-HCA/2022 tentang Ketentuan Penggunaan *New Employee Identity* Pegawai bank **bjb.**
8. Surat Keputusan Direksi Nomor 0077/SK-DIR-HCA/2022 tentang Ketentuan Biaya dan Limit Kartu ATM dan/atau Kartu Debet, *Delivery Channel*, Uang Elektronik, serta *Quick Response Code Indonesian Standard* (QRIS) bank **bjb.**
9. Surat Keputusan Direksi Nomor 0080/SK-DIR-JLA/2022 tentang SOP Layanan Pengaduan Nasabah.
10. Surat Keputusan Direksi Nomor 0087/SK-DIR-KKR/2022 tentang Tingkat Suku Bunga Produk Segmen Kredit Konsumer.
11. Surat Keputusan Direksi Nomor 0110/SK-DIR-KKR/2022 tentang Implementasi dan Panduan Operasional Bank Indonesia - *Fast Payment*.
12. Surat Keputusan Direksi Nomor 0117/SK-DIR-HCA/2022 tentang SOP Pengelolaan Penghasilan dan Fasilitas Pegawai.
13. Surat Keputusan Direksi Nomor 0129/SK-DIR-DPL/2022 tentang Peraturan Dana Pensiun Dari Dana Pensiun Lembaga Keuangan (DPLK).
14. Surat Keputusan Direksi Nomor 0148/SK-DIR-KAP/2022 tentang Pedoman Pengendalian Gratifikasi.
15. Surat Keputusan Direksi Nomor 0149/SK-DIR-KAP/2022 tentang Pedoman Laporan Harta Kekayaan Penyelenggaraan Negara (LHKPN).
16. Surat Keputusan Direksi Nomor 0159/SK-DIR-KAP/2022 tentang Standar Operasional Prosedur Penyelenggaraan Produk dan Kegiatan Perseroan.
17. Surat Keputusan Direksi Nomor 0240/SK-DIR-JLA/2022 tentang SOP Layanan Jaringan Kantor.
18. Surat Keputusan Direksi Nomor 0278/SK-DIR-KAP/2022 tentang Kebijakan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (Kebijakan APU PPT).
19. Surat Keputusan Direksi Nomor 0293/SK-DIR-TRE/2022 tentang Penetapan Parameter dan Limit Risiko Likuiditas Serta Kriteria *Early Warning* & Krisis Dalam Rencana Pendanaan Darurat.
20. Surat Keputusan Direksi Nomor 0295/SK-DIR-SKA/2022 tentang Pedoman *Audit Service Development & Quality Assurance*.
21. Surat Keputusan Direksi Nomor 0600/SK-DIR-JLA/2022 tentang Kebijakan Perlindungan Nasabah dan Masyarakat.
22. Surat Keputusan Direksi Nomor 0679/SK-DIR-ITE/2022 tentang Dokumen Pedoman Sistem Manajemen Layanan Teknologi informasi (SMLTI).

3. Decree of the Board of Directors Number 0044/SK-DIR-ITE/2022 concerning Provisions for Incidental Reports on Payment System Operations to Bank Indonesia.
4. Board of Directors Decree Number 0046/SK-DIR-HCA/2022 concerning SOP for Career Management.
5. Board of Directors Decree Number 0048/SK-DIR-HCA/2022 concerning Nomenclature of Positions and Office Networks.
6. Board of Directors Decree Number 0060/SK-DIR-ITB/2022 concerning Counterparty Bank Guarantee Product Manual.
7. Board of Directors Decree Number 0070/SK-DIR-HCA/2022 concerning Provisions for Using New Employee Identity Bank **bjb** Employees.
8. Decree of the Board of Directors Number 0077/SK-DIR-HCA/2022 concerning Provisions for Fees and Limits for ATM Cards and/or Debit Cards, Delivery Channels, Electronic Money, and Quick Response Code Indonesian Standard (QRIS) bank **bjb**.
9. Board of Directors Decree Number 0080/SK-DIR-JLA/2022 concerning SOP for Customer Complaint Services.
10. Board of Directors Decree Number 0087/SK-DIR-KKR/2022 concerning Interest Rates for Consumer Credit Segment Products.
11. Board of Directors Decree Number 0110/SK-DIR-KKR/2022 concerning Implementation and Operational Guidelines for Bank Indonesia - Fast Payment.
12. Board of Directors Decree Number 0117/SK-DIR-HCA/2022 concerning SOP for Management of Employee Income and Facilities.
13. Board of Directors Decree Number 0129/SK-DIR-DPL/2022 concerning Regulations for Pension Funds From Financial Institution Pension Funds (DPLK).
14. Board of Directors Decree Number 0148/SK-DIR-KAP/2022 concerning Guidelines for Gratification Control.
15. Board of Directors Decree Number 0149/SK-DIR-KAP/2022 concerning Guidelines for State Administration of Assets Report (LHKPN).
16. Board of Directors Decree Number 0159/SK-DIR-KAP/2022 concerning Standard Operational Procedures for Implementation of Company Products and Activities.
17. Board of Directors Decree Number 0240/SK-DIR-JLA/2022 concerning SOP for Office Network Services.
18. Board of Directors Decree Number 0278/SK-DIR-KAP/2022 concerning Policy for Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs (AML CFT Policy).
19. Board of Directors Decree Number 0293/SK-DIR-TRE/2022 concerning Determination of Liquidity Risk Parameters and Limits as well as Early Warning & Crisis Criteria in Emergency Funding Plans.
20. Board of Directors Decree Number 0295/SK-DIR-SKA/2022 concerning Guidelines for Audit Service Development & Quality Assurance.
21. Board of Directors Decree Number 0600/SK-DIR-JLA/2022 concerning Customer and Community Protection Policies.
22. Board of Directors Decree Number 0679/SK-DIR-ITE/2022 concerning Guideline Documents for the Information Technology Service Management System (SMLTI).

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Dalam melaksanaan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:
1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi melalui rapat Direksi secara berkala. Adapun kriteria yang digunakan dalam penilaian Direksi terhadap kinerja Komite di bawah Direksi yaitu berdasarkan pelaksanaan tugas masing-masing Komite di bawah Direksi. Selama tahun 2022, Direksi menilai bahwa komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Anggota Direksi diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Anggaran Dasar serta peraturan perundang-undangan yang berlaku. Direksi diangkat untuk jangka waktu tertentu dan berakhir apabila:
1. Kehilangan Kewarganegaraan Indonesia.
2. Mengundurkan diri dengan memperhatikan ketentuan yang berlaku.
3. Meninggal dunia.
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku.
5. Diberhentikan berdasarkan keputusan RUPS atas dasar:
   a. Tidak lagi memenuhi persyaratan yang berlaku.
   b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.

Dewan Komisaris

Dewan Komisaris merupakan organ perusahaan yang bertugas dan bertanggung jawab secara kolektif kolegial untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Perseroan melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggung jawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Dalam menjalankan kegiatannya Dewan Komisaris memerlukan suatu pedoman dan tata tertib kerja agar tujuan tersebut dapat dicapai secara efektif dan efisien. Pedoman dan tata tertib kerja

Performance Assessment of the Committee Under the Directors and the Basis of the Assessment

In conducting its management tasks, the Directors is also assisted by Committees under the Directors. There are 6 (six) Committees, namely:
1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

The procedure for evaluating the performance of the Committees under the Board of Directors is carried out by the Board of Commissioners periodically. The criteria that are used for evaluating the Directors to the performance of the Committees under the Directors are based on the implementation of respective duties of the Committees under the Directors. Throughout 2022, the Directors evaluated that the committees under the Directors have conducted their duties and responsibilities properly.

Mechanism of Self Resignation and Termination of the Directors

Members of the Directors are appointed and dismissed by the GMS with the requirements and procedures set out in the Articles of Association and applicable laws and regulations. Directors are appointed for a certain period and end if:
1. Loss of Indonesian Citizenship.
2. Resign by observing the applicable provisions.
3. Passed away.
4. His term of office expires, unless reappointed in accordance with applicable regulations.
5. Dismissed based on the GMS decision on the basis of:
   a. No longer meets the applicable requirements.
   b. Not carrying out its functions properly in accordance with applicable regulations.

Board of Commissioners

The Board of Commissioners is a corporate organ that has the collegial duty and collective responsibility to supervise and provide advice to the Directors and ensure that the Company implements GCG at all levels or levels of the organization. In carrying out its duties, the Board of Commissioners is responsible to the GMS. The responsibility of the Board of Commissioners to the General Meeting of Shareholders is a manifestation of the accountability of supervision over the management of the company in the context of implementing GCG principles.

In carrying out its activities the Board of Commissioners requires a work guideline and code of conduct so that these objectives can be achieved effectively and efficiently. The Board of Commissioners'

Dewan Komisaris ini diharapkan dapat menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan wewenangnya, yaitu pengawasan Perseroan yang didasari pada prinsip Tata Kelola yang baik (*Good Corporate Governance).*

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris bertugas untuk menyelenggarakan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya baik mengenai Perseroan maupun usaha Perseroan. Dalam melaksanakan tugasnya, Dewan Komisaris bertindak secara independen sesuai dengan ketentuan di dalam Anggaran Dasar Perseroan serta keputusan RUPS dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Tanggung jawab Dewan Komisaris yang telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:

1. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
2. Dewan Komisaris wajib memastikan penerapan tata kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
3. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
4. Dalam melaksanakan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Perseroan oleh Direksi.
5. Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional bank, kecuali:
   a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit bank umum; dan
   b. Hal – hal lain yang ditetapkan dalam anggaran dasar Perseroan atau peraturan perundang – undangan.
6. Pengambilan keputusan kegiatan operasional Perseroan oleh Dewan Komisaris tersebut, merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Perseroan.
7. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, audit ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
8. Dewan Komisaris melakukan tugas, tanggung jawab, dan wewenang sesuai dengan ketentuan Anggaran Dasar Perseroan, Keputusan RUPS serta Peraturan Perundang-undangan yang berlaku, di antaranya:
   a. Menyusun dan melakukan evaluasi berkala atas Pedoman dan Tata Tertib kerja Dewan Komisaris yang bersifat mengikat bagi setiap anggota Dewan Komisaris.
   b. Mengevaluasi dan menyetujui Rencana Bisnis Bank (RBB).

guidelines and work procedures are expected to be a guide for the Board of Commissioners in carrying out their duties and authorities, namely Company supervision based on the principles of Good Corporate Governance.

Duties and Responsibilities of The Board of Commissioners

The Board of Commissioners has the duty to supervise management policies, generally the management of the Company and the Company's business. In carrying out its duties, the Board of Commissioners acts independently in accordance with the provisions in the Company's Articles of Association and the resolutions of the GMS in good faith, full of responsibility and prudence.

The responsibilities of the Board of Commissioners that have been set out in the Board of Commissioners Charter are:

1. The Board of Commissioners must carry out their duties and responsibilities independently.
2. The Board of Commissioners must ensure the application of good governance in all Bank business activities at all levels of the organization.
3. The Board of Commissioners must exercise supervision over the implementation of the duties and responsibilities of the Directors and provide advice to the Directors.
4. In carrying out the supervision, the Board of Commissioners must direct, monitor and evaluate the implementation of the Company's strategic policies by the Directors.
5. The Board of Commissioners is prohibited from participating in making decisions on bank operations, except:
   a. Provision of funds to related parties as stipulated in the provisions concerning the maximum lending limit for commercial banks; and
   b. Other matters stipulated in the Company's articles of association or laws and regulations.
6. Decision making on the Company's operational activities by the Board of Commissioners was part of the supervisory duties by the Board of Commissioners so that it did not negate the responsibility of the Directors for the implementation of the management of the Company.
7. The Board of Commissioners must ensure that the Directors has followed up on audit findings and recommendations from the Bank's internal audit work unit, external audit, the results of the supervision of the Financial Services Authority and/or the results of supervision of other authorities.
8. The Board of Commissioners carries out its duties, responsibilities, and authorities in accordance with the provisions of the Company's Articles of Association, GMS Decrees and the prevailing laws and regulations, including:
   a. Prepare and conduct periodic evaluations of the Board of Commissioners Charter which are binding for each member of the Board of Commissioners.
   b. Evaluate and approve the Bank's Business Plan (RBB).

c. Berdasarkan keputusan RUPS, Dewan Komisaris menunjuk Kantor Akuntan Publik atas rekomendasi Komite Audit untuk melakukan audit atas laporan keuangan Perseroan.

9. Dewan Komisaris wajib membentuk Komite – komite dan memastikan bahwa Komite tersebut telah menjalankan tugasnya secara efektif sesuai dengan peraturan perundangan yang berlaku.
10. Mengkaji dan menyetujui kebijakan-kebijakan yang menurut peraturan perundangan yang berlaku wajib memerlukan persetujuan Dewan Komisaris.
11. Mengkaji pertanggungjawaban Direksi atas pelaksanaan kebijakan-kebijakan yang telah disetujui.
12. Membuat laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau untuk disampaikan kepada RUPS.
13. Mengevaluasi laporan tahunan yang dipersiapkan oleh Direksi serta menandatangani laporan tersebut. Penelaahan laporan tahunan dilakukan sebelum pelaksanaan RUPS.
14. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja semenjak ditemukannya:
    a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
    b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank, yang didasarkan pada temuan maupun rekomendasi dari Komite-komite yang membantu Dewan Komisaris dalam pengawasan operasional Perseroan. Hal-hal yang wajib dilaporkan di atas yang belum atau tidak dilaporkan oleh Perseroan dan/atau Direktur Kepatuhan kepada Otoritas Jasa Keuangan.
15. Menentukan dan melaksanakan sistem nominasi, evaluasi, remunerasi yang transparan bagi Pengurus setelah mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi yang selanjutnya diajukan untuk memperoleh persetujuan RUPS.
16. Tugas dan Tanggung Jawab Dewan Komisaris selaku Dewan Pengawas DPLK.
    a. Bertanggung jawab penuh atas pengawasan DPLK.
    b. Memantau efektivitas penerapan tata kelola dana pensiun.
    c. Memastikan struktur pengendalian internal dana pensiun telah dapat dilaksanakan dengan baik.
    d. Melaksanakan tugas dan tanggung jawab Dewan Pengawas sebagaimana diatur dalam Peraturan Dana Pensiun (PDP) dan ketentuan perundang – undangan di bidang dana pensiun secara independen.
    e. Memastikan pelaksanaan audit internal maupun audit eksternal telah dilaksanakan sesuai dengan ketentuan yang berlaku.
    f. Memastikan tindak lanjut temuan hasil audit dilaksanakan oleh manajemen.
    g. Mengawasi Pelaksana Tugas Pengurus dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan Peserta dan/atau pihak yang berhak memperoleh manfaat.

c. Based on the GMS decision, the Board of Commissioners appoints a Public Accountant office on the recommendation of the Audit Committee to conduct an audit of the Company's financial statements.

9. The Board of Commissioners must establish Committees and ensure that the Committee has carried out its duties effectively in accordance with applicable laws and regulations.
10. Review and approve policies which according to the applicable laws and regulations require approval from the Board of Commissioners.
11. Review the responsibilities of the Directors for the implementation of agreed policies.
12. Make a report on the supervisory tasks that have been carried out during the new financial year to be submitted to the GMS.
13. Evaluate the annual report prepared by the Directors and sign the report. An annual report review is conducted prior to the GMS.
14. The Board of Commissioners must report to the Financial Services Authority no later than 7 (seven) working days since the discovery of:
    a. Violations of laws and regulations in the financial and banking sector; and
    b. Circumstances or estimates of conditions that could endanger the business continuity of the Bank, based on the findings or recommendations of the Committees that assist the Board of Commissioners in supervising the Company's operations. Matters that must be reported above that have not been or not reported by the Company and/or Director of Compliance to the Financial Services Authority.
15. Determine and implement a transparent nomination, evaluation and remuneration system for Management after considering the recommendations of the Nomination and Remuneration Committee which are then submitted to obtain GMS approval.
16. Duties and Responsibilities of the Board of Commissioners as the DPLK Supervisory Board.
    a. Fully responsible for the supervision of DPLK.
    b. Monitor the effectiveness of implementing pension fund governance.
    c. Ensuring the internal control structure of pension funds has been implemented properly.
    d. Carry out the duties and responsibilities of the Supervisory Board as stipulated in the Pension Fund Regulations (PDP) and the provisions of legislation in the field of pension funds independently.
    e. Ensure that internal and external audits are carried out in accordance with applicable regulations.
    f. Ensuring follow-up on audit findings carried out by management.
    g. Overseeing the Implementing Duties of the Management in maintaining the balance of the interests of all parties, in particular the interests of participants and/or parties entitled to benefit.

h. Memastikan bahwa DPLK memiliki kode etik sebagai pedoman perilaku etis bagi Dewan Pengawas, Pelaksana Tugas Pengurus, dan seluruh karyawan.
i. Menyusun dan menerapkan mekanisme pengawasan DPLK.
j. Menyusun laporan hasil pengawasan Dewan Pengawas atas penerapan Tata Kelola Dana Pensiun yang merupakan bagian dari laporan penerapan Tata Kelola Dana Pensiun.

Wewenang Dewan Komisaris

Wewenang Dewan Komisaris berdasarkan Pedoman dan Tata Tertib Dewan Komisaris adalah sebagai berikut:

1. Secara bersama-sama maupun sendiri-sendiri setiap waktu dalam jam kerja Perseroan berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Perseroan dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, persediaan barang, memeriksa dan mencocokkan keadaan uang kas (untuk keperluan verifikasi) dan lain-lain surat berharga serta berhak untuk mengetahui segala tindakan yang dijalankan oleh Direksi.
2. Memberikan pendapat dan nasihat/saran kepada Direksi mengenai setiap persoalan yang dianggap penting dalam pengelolaan Perseroan.
3. Memberikan tanggapan atas laporan mengenai perkembangan kinerja dari Direksi secara berkala.
4. Mengajukan pertanyaan kepada Direksi terkait kegiatan operasional Perseroan serta berhak meminta akses informasi.
5. Dewan Komisaris dapat memberhentikan sementara waktu apabila seorang atau lebih anggota Direksi bertindak bertentangan dengan Anggaran Dasar atau terdapat indikasi melakukan kerugian Perseroan atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Perseroan dengan memperhatikan ketentuan yang berlaku.
6. Menyelenggarakan RUPS, bila dalam jangka waktu yang ditentukan sesuai ketentuan yang berlaku, tidak diselenggarakan oleh Direksi.
7. Memberikan persetujuan untuk:
   a. Rencana Bisnis Bank.
   b. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit Umum/BMPK dan hal – hal lain yang ditetapkan dalam anggaran dasar Perseroan atau peraturan perundangan yang berlaku.
   c. Kebijakan Perseroan.
   d. Struktur organisasi Perseroan.
   e. Mengadakan kerjasama Bangun Guna Serah (*Built, Operate and Transfer/BOT*), Bangun Guna Milik (*Built, Operate and Own/BOO*), dan perjanjian-perjanjian lain yang mempunyai sifat yang sama.
   f. Mengambil bagian atau ikut serta dalam Perseroan atau badan-badan lain atau menyelenggarakan Perusahaan baru yang tidak dalam rangka penyelamatan piutang, sesuai dengan ketentuan yang berlaku.
   g. Melepaskan sebagian atau seluruhnya penyertaan Perseroan dalam Perusahaan atau badan-badan lain.

h. Ensure that DPLK has a code of ethics as a guideline for ethical behavior for the Supervisory Board, Implementing the Management Duties, and all employees.
i. Develop and implement a DPLK supervision mechanism.
j. Prepare a report on the results of the Supervisory Board of the Supervisory Board on the implementation of the Pension Fund Governance which is part of the report on the implementation of the Pension Fund Governance.

Authority of the Board of Commissioners

The authority of the Board of Commissioners based on the Board of Commissioners Guidelines and Rules are as follows:

1. Together or individually at any time during working hours the Company has the right to enter buildings and yards or other places used or controlled by the Company and has the right to check all books, letters and other evidence, inventory, check and match the situation cash (for verification purposes) and other securities and have the right to know all actions taken by the Directors.
2. Providing opinions and advice/suggestions to the Directors regarding any issues deemed important in the management of the Company.
3. Provide responses to reports on the development of performance from the Directors on a regular basis.
4. Asking questions to the Directors regarding the Company's operational activities and has the right to request access to information.
5. The Board of Commissioners may temporarily dismiss if one or more members of the Directors act contrary to the Articles of Association or there is an indication of committing a loss to the Company or neglecting its obligations or there is an urgent reason for the Company by taking into account applicable regulations.
6. Organize the GMS, if within the period specified in accordance with applicable provisions, it is not held by the Directors.
7. Give consent to:
   a. Bank Business Plan.
   b. Provision of funds to related parties as stipulated in the provisions of the Financial Services Authority Regulation on the Legal Lending Limit/LLL and other matters stipulated in the articles of association of the Company or applicable laws and regulations.
   c. Company Policy.
   d. Company's organizational structure.
   e. Establishing Build, Operate and Transfer (BOT) cooperation, Build, Operate and Own (BOO), and other agreements that have the same nature.
   f. Take part or participate in the Company or other bodies or organize a new Company that is not in the context of saving receivables, in accordance with applicable regulations.
   g. Give up part or all of the Company's participation in the Company or other bodies.

h. Perbuatan untuk melakukan:
   1) Penggunaan cadangan untuk penghapusan kredit kepada pihak terkait sebagaimana diatur dalam ketentuan Batas Maksimum Pemberian Kredit Umum/ BMPK atau peraturan perundangan yang berlaku
   2) Hapus tagih terhadap pokok kredit yang diberikan kepada pihak terkait sesuai dengan peraturan perundangan yang berlaku
i. Perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang kurang dari 50% (lima puluh persen) dari seluruh jumlah kekayaan bersih Perseroan baik dalam satu transaksi, atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain yang terjadi dalam jangka waktu 1 (satu) tahun buku, atau jangka waktu yang lebih lama sebagaimana diatur dalam anggaran dasar Bank.
j. Rencana akuisisi, pendirian, penghapusan, atau penghentian bisnis Bank.
k. Kebijakan lainnya yang menurut peraturan perundangan yang berlaku wajib mendapat persetujuan Dewan Komisaris

8. Mengevaluasi dan menyetujui rencana kerja tahunan dari masing-masing Komite yang dibentuknya.
9. Menyetujui pengangkatan dan/atau penggantian Kepala Satuan Kerja Audit Internal (SKAI).
10. Apabila seluruh anggota Direksi diberhentikan sementara dan Perseroan tidak mempunyai seorangpun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan mengurus Perseroan. Dalam hal demikian, Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara mereka atas tanggungan mereka bersama.
11. Dalam hal jumlah anggota Dewan Komisaris kurang dari 3 (tiga) orang dan/atau terjadi kekosongan Komisaris Utama, maka segala tugas dan wewenang tidak dapat dilakukan secara sendiri-sendiri melainkan berdasarkan keputusan Dewan Komisaris, sampai dengan terpenuhinya komposisi keanggotaan Dewan Komisaris sesuai dengan ketentuan yang berlaku.
12. Tugas Khusus
    a) Pemberian tugas khusus kepada seorang anggota Dewan Komisaris atau anggota Komite bukan anggota Dewan Komisaris dilakukan melalui perintah tertulis dari Komisaris Utama berdasarkan keputusan rapat Dewan Komisaris.

    b) Anggota Dewan Komisaris atau anggota komite yang diberi tugas harus menyampaikan laporan pelaksanaan tugas khusus kepada Komisaris Utama.

Hak Dewan Komisaris

Dewan Komisaris mempunyai hak untuk:
1. Mendapatkan gaji, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku.
2. Mendapatkan informasi mengenai Perusahaan secara tepat waktu dan lengkap.

h. Actions to do:
   1) Use of reserves to write off credit to related parties as stipulated in the Legal Lending Limit/LLL for General Loan or applicable laws and regulations

   2) Write off the loan principal granted to related parties in accordance with applicable laws and regulations
i. Legal actions to transfer or make debt collateral less than 50% (fifty percent) of the total net assets of the Company either in one transaction, or several transactions that are independent or related to each other that occur within a period of 1 (one) year books, or a longer period of time as stipulated in the articles of association of the Bank.

j. Plans for acquisition, establishment, writeoff or termination of the Bank's business.
k. Other policies that according to the applicable laws and regulations must obtain the approval of the Board of Commissioners

8. Evaluate and approve the annual work plan of each Committee that is formed.
9. Approve the appointment and/or replacement of the Head of Internal Audit Work Unit (SKAI).
10. If all members of the Directors are suspended and the Company does not have a singlemember of the Directors, the Board of Commissioners is temporarily required to take care of the Company. In such case the Board of Commissioners has the right to give temporary authority to one or more of them on their joint responsibility.
11. In the event that the number of members of the Board of Commissioners is less than 3 (three) people and/or there is a vacancy of the President Commissioner, all tasks and authorities cannot be carried out individually but based on the decision of the Board of Commissioners, until the composition of the Board of Commissioners' membership is fulfilled in accordance with applicable provision.
12. Special Duties
    a) Granting special duties to a member of the Board of Commissioners or member of the Committees that is not member of the Board of Commissioners is conducted by a written instruction from the President Commissioner based on decision of the Board of Commissioners' meeting.
    b) Member of the Board of Commissioners or member of the Committees that is assigned must submit report of special task implementation to the President Commissioner.

Board of Commissioners 'Rights

The Board of Commissioners has the right to:
1. Obtain salary, benefits and facilities whose amount is determined by the GMS with due regard to the applicable provisions.
2. Obtain information about the Company in a timely and complete manner.

Masa Jabatan Dewan Komisaris

1. Masa jabatan anggota Dewan Komisaris terhitung sejak tanggal ditetapkan dalam RUPS pengangkatannya dan berakhir pada penutupan RUPS Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain dalam RUPS dan dapat diangkat kembali.
2. 1 (satu) periode masa jabatan anggota Dewan Komisaris adalah 5 (lima) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
3. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut – turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal:
   a. Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; dan
   b. Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan. Pernyataan independensi tersebut wajib diungkapkan dalam laporan pelaksanaan tata Kelola.

Kriteria Anggota Dewan Komisaris

Persyaratan Umum, adalah Warga Negara Indonesia yang:
1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak dan moral yang baik.
3. Setia dan taat kepada Negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan penghianatan kepada Negara Republik Indonesia.
5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasarkan keputusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit.
10. Tidak memiliki kredit macet.
11. Calon Anggota Dewan Komisaris yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A.

Persyaratan lainnya, yaitu:
1. Tidak memiliki hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun garis ke samping termasuk menantu dan ipar di antara sesama anggota Dewan Komisaris dengan anggota Direksi, dibuktikan dengan surat pernyataan.
2. Mantan anggota Direksi Perseroan atau Pejabat Eksekutif Perseroan atau pihak-pihak yang mempunyai kemampuan yang bersangkutan untuk bertindak independen, wajib menjalani masa tunggu (*cooling off*) slama 1 (satu) tahun sebelum menjadi Komisaris Independen pada Perseroan.

The Board of Commissioners Terms

1. The term of office of the members of the Board of Commissioners counts from the date specified in the appointment GMS and ends at the close of the 5th (fifth) Annual GMS after the date of his appointment, unless otherwise specified in the GMS and can be reappointed.
2. 1 (one) term of office for members of the Board of Commissioners is 5 (five) years or until the closing of the annual GMS at the end of the 1 (one) term of office.
3. Independent Commissioners who have served for 2 (two) consecutive terms of office may be reappointed in the next period as Independent Commissioners in terms of:
   a. The meeting of the members of the Board of Commissioners considered that the Independent Commissioners could still act independently; and.
   b. The Independent Commissioner stated in the GMS regarding the independency concerned. The statement of independence must be disclosed in the report on the implementation of governance.

Criteria for Members of the Board of Commissioners

General Requirements are Indonesian citizens who:
1. Be devoted to God Almighty.
2. Have good character and morals.
3. Loyal and obedient to the State and Government of the Republic of Indonesia.
4. Not involved directly or indirectly in treasonous activities to the Republic of Indonesia.
5. Physically and mentally healthy.
6. Never been punished for committing a crime that was detrimental to state finances or for other disgraceful acts in the banking sector.
7. The right to vote is not revoked based on a court decision.
8. Able to carry out legal actions.
9. Never been declared bankrupt or a member of the Directors and a member of the Board of Commissioners found guilty of causing a company to be declared bankrupt.
10. Do not have bad credit.
11. Candidates for members of the Board of Commissioners who will take part in the fit and proper test to the Financial Services Authority, are proposed by Series A Shareholders.

Other requirements, namely:
1. Does not have family relations up to the second degree, either in a straight line or sideways line including son-in-law and brother-in-law between fellow members of the Board of Commissioners and members of the Directors, evidenced by a statement letter.
2. Former members of the Company's Directors or the Company's Executive officers or parties who have the ability concerned to act independently, must undergo a cooling off period of 1 (one) year before becoming an Independent Commissioner of the Company. The provisions regarding the waiting period

Ketentuan mengenai masa tunggu (*cooling off*) tersebut tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Perseroan.

3. Setiap anggota Dewan Komisaris harus memenuhi persyaratan dan ketentuan yang berlaku.
4. Anggota Dewan Komisaris harus profesional dan mempunyai kompetensi yang dapat menunjang pelaksanaan tugas dan fungsinya.
5. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif.
   a. Pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank.
   b. Pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun luar negeri.
6. Tidak termasuk rangkap jabatan sebagaimana dimaksud dalam hal:
   a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan Perseroan yang dikendalikan oleh bank;
   b. Komisaris non independen menjalankan tugas fungsional dari Pemegang Saham Perseroan yang berbentuk badan hukum pada kelompok usaha bank; dan/atau
   c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.
7. Tugas dalam jabatan dan fungsi sebagaimana dimaksud dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai Dewan Komisaris Perseroan.
8. Dalam hal calon komisaris memiliki jabatan rangkap, wajib menyertakan:
   a. Surat pernyataan pribadi di atas kertas bermaterai atas nama calon anggota Dewan Komisaris yang masih memiliki jabatan rangkap (namun bersedia melepaskan jabatan tersebut), yang menyatakan akan mengundurkan diri dari jabatan rangkap tersebut apabila disetujui OJK sebagai Pengurus Bank
   b. Surat pernyataan dari badan hukum pemilik Perseroan bahwa jabatan yang bersangkutan merupakan tugas fungsional (bagi calon yang memiliki tugas fungsional)
   c. Jika yang bersangkutan adalah Pegawai Negeri Sipil, maka wajib menyampaikan:
      1) Surat pernyataan pribadi yang ditandatangani di atas meterai cukup bahwa yang bersangkutan tidak melanggar ketentuan atau peraturan perundang – undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 Tahun 2009 Tentang Pelayanan Publik.
      2) Surat persetujuan dari atasan langsung di atas materai cukup yang memberikan persetujuan atas pencalonan yang bersangkutan sebagai anggota

(cooling off) do not apply to former members of the Directors who carry out the supervisory function or Executive officers who perform supervisory functions at the Company.

3. Each member of the Board of Commissioners must meet the applicable terms and conditions.
4. Members of the Board of Commissioners had to be professional and had competencies that could support the implementation of their duties and functions.
5. Members of the Board of Commissioners were prohibited from holding concurrent positions as members of the Directors, members of the Board of Commissioners or executive officers.
   a. In financial institutions or financial companies, both banks and non-banks.
   b. In more than 1 (one) non-financial institution or nonfinancial company, either domiciled at home or abroad.
6. Does not include concurrent positions as referred to in terms of:
   a. Members of the Board of Commissioners served as members of the Directors, members of the Board of Commissioners or executive officers who carried out supervisory functions in 1 (one) non-bank subsidiary controlled by the bank.
   b. Non-independent commissioners carryied out functional duties of Company shareholders in the form of legal entities in the bank business group; and/or.
   c. Members of the Board of Commissioners held positions in non-profit organizations or institutions.
7. Duties in positions and functions as referred to in letter f) could be carried out as long as those concerned did not neglect the implementation of their duties and responsibilities as the Board of Commissioners of the Company.
8. In the event that the candidate for commissioner has multiple positions, it had to include:
   a. Personal statement on stamped paper on behalf of a candidate member of the Board of Commissioners who still had a dual position (but was willing to leave the position), stating that he/she would resign from that dual position if approved by FSA as a Bank Manager
   b. A statement letter from the legal entity that owned the Company stating that the position concerned was a functional task (for a candidate who had functional duties).
   c. If the person concerned was a Civil Servant, then he/she was obliged to submit:
      1) A personal statement signed on a seal is sufficient that the person concerned did not violate any provisions or laws and regulations relating to the status of Civil Servants, including Law No. 25 of 2009 concerning Public Services.
      2) A letter of approval from the direct superior on a sufficient seal which gave approval for the nomination of the concerned member of the Board of

Dewan Komisaris Perseroan dan pencalonan yang bersangkutan tidak melanggar ketentuan dan/atau peraturan perundang-undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 tahun 2009.

9. Khusus calon Komisaris Independen/Komisaris Utama Independen wajib menyertakan:
   a. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan merupakan pihak yang independen terhadap pemilik Perseroan atau PSP (ditandatangani di atas materai cukup).
   b. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen (ditandatangani di atas meterai cukup).
10. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A dengan hak suara yang sah, dengan berpedoman kepada peraturan perundang-undangan yang berlaku.
11. RUPS dapat mengangkat Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.
12. Dalam hal calon anggota Dewan Komisaris yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris.
13. Calon Komisaris non independen wajib melampirkan bukti kelulusan sertifikasi manajemen risiko level 1 (satu), sedangkan untuk Calon Komisaris Independen wajib melampirkan bukti kelulusan sertifikasi manajemen risiko level 2 (dua).

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris bank **bjb** telah memiliki pedoman kerja yang menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan tanggung jawab serta wewenangnya, pedoman tersebut telah ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun isi dari Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:
Bab I Pendahuluan
Bab II Organisasi Dewan Komisaris
Bab III Tugas, Tanggung Jawab dan Wewenang
Bab IV Hubungan Dewan Komisaris dengan Direksi

Bab V Penutup

Commissioners of the Company and the nomination concerned did not violate the provisions and/or laws and regulations relating to the status of a Civil Servant including Law No. 25 of 2009.

9. Specifically for candidates for Independent Commissioner/ Independent President Commissioner, they had to include:
   a. Personal statement stating that the person concerned was an independent party to the owner of the Company or PSP (signed on a sufficient seal).
   b. A personal statement stating that the person concerned had no financial, management, share ownership and/ or family relationship with other members of the Board of Commissioners, members of the Directors and/or controlling shareholders or other relationships that might affect his ability to act independently (signed above seal enough).
10. Candidates for the members of the Board of Commissioners proposed in the GMS had to be proposed by Series A Shareholders with valid voting rights, guided by the prevailing laws and regulations.
11. The GMS might appoint the Board of Commissioners and be declared effective after passing the fit and proper test from the Financial Services Authority in accordance with applicable regulations.
12. In the event that a candidate member of the Board of Commissioners had been appointed by the GMS but had not passed the fit and proper test by the Financial Services Authority, then the person concerned didnot yet have the rights and obligations as a member of the Board of Commissioners.
13. Candidates for non-independent commissioners had to attach proof of passing level 1 (one) risk management certification, while Candidates for Independent Commissioners had to attach proof of passing level 2 (two) risk management certification.

Guidelines and Procedures For the Board of Commissioners

The Board of Commissioners of bank **bjb** had a work guideline that guides the Board of Commissioners in carrying out its duties and responsibilities and authorities, these guidelines had been established based on the Decree of the Board of Commissioners Number 02/SK/DKO/2022 dated January 4, 2022 concerning Board Work Guidelines and Rules Commissioner. The contents of the Charter of the Board of Commissioners are:
Chapter I Introduction
Chapter II Organization of the Board of Commissioners
Chapter III Duties, Responsibilities and Authority
Chapter IV Relationship of the Board of Commissioners with the Directors
Chapter V Closing

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2022, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan 2022

Komposisi Dewan Komisaris sebelum RUPS Tahunan 2022 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Changes In The Composition of Members of The Board of Commissioners and Reasons for The Changes

During 2022, there was a change in the composition of the members of the Board of Commissioners as explained below:

Composition of The Board of Commissioners Before The 2022 Annual GMS

The composition of the Board of Commissioners before the 2022 Annual GMS was 3 (three) people consisting of 1 (one) Independent Main Commissioner, 1 (one) Independent Commissioner and 1 (one) Commissioner. The entire Board of Commissioners was domiciled in the working area of the bank **bjb** office. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan 2022
Table of Composition and Basis for Appointment of the Board of Commissioners Before the 2022 Annual GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	- Akta RUPS Tahunan No. 14 tanggal 19 November 2008 - RUPSLB No. 74,75,76 tanggal 25 Juli 2011 - Akta RUPS Tahunan No. 117,118,119 tanggal 31 Maret 2015 - RUPS Tahunan No. 87 tanggal 30 April 2019 - Deed of Annual GMS No. 14th November 19, 2008 - EGMS No. 74,75,76 July 25, 2011 - Deed of Annual GMS No. 117,118,119 March 31, 2015 - Annual GMS No. 87 April 30, 2019	19 November 2008 November 19, 2008
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019

Komposisi Dewan Komisaris Setelah RUPS Tahunan 2022

Berdasarkan Akta Pernyataan Keputusan RUPST nomor 154 tanggal 30 Maret 2022, anggota Dewan Komisaris berjumlah 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris Independen, dan 2 (dua) Komisaris non Independen.

Dari 6 (enam) anggota Dewan Komisaris, 1 (satu) Komisaris Independen tidak mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat OJK No. SR-191/PB.12/2022 tanggal 26 Agustus 2022, sehingga jumlah anggota Dewan Komisaris yang efektif menjabat adalah 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris non Independen dan 2 (dua) Komisaris Independen. Sehingga Komposisi Dewan Komisaris yang efektif menjabat pada 31 Desember 2022 adalah sebagai berikut:

Composition of The Board of Commissioners After The 2022 Annual GMS

Based on the Deed of Statement of AGMS Resolutions number 154 dated March 30, 2022, there were 6 (six) members of the Board of Commissioners consisting of 1 (one) Independent Main Commissioner, 3 (three) Independent Commissioners, and 2 (two) non-Independent Commissioners.

Of the 6 (six) members of the Board of Commissioners, 1 (one) Independent Commissioner did not obtain approval from the Financial Services Authority (FSA) through FSA letter No. SR-191/PB.12/2022 dated August 26, 2022, so that the number of members of the Board of Commissioners who effectively served was 5 (five) people consisting of 1 (one) Independent Main Commissioner, 2 (two) non-Independent Commissioners and 2 (two)) Independent Commissioner. Thus, the composition of the Board of Commissioners who effectively took office on December 31, 2022 is as follows:

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan 2022
Table of Composition and Basis for Appointment of the Board of Commissioners before the 2022 Annual GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK FSA	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	- Akta RUPS Tahunan No. 14 tanggal 19 November 2008 - RUPSLB No. 74,75,76 tanggal 25 Juli 2011 - Akta RUPS Tahunan No. 117,118,119 tanggal 31 Maret 2015 - RUPS Tahunan No. 87 tanggal 30 April 2019 - Deed of Annual GMS No. 14th November19, 2008 - EGMS No. 74,75,76 July 25, 2011 - Deed of Annual GMS No. 117,118,119 March 31, 2015 - Annual GMS No. 87 April 30, 2019	19 November 2008 November 19, 2008
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK FSA	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK FSA	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual General Meeting of Shareholders on March 30, 2022	19 Juli 2022 July 19, 2022
Diding Sakri	Komisaris Independen Independent Commissioner	OJK FSA	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual General Meeting of Shareholders on March 30, 2022	19 Juli 2022 July 19, 2022

Pembidangan Tugas Pengawasan Dewan Komisaris

Untuk mengefektifkan peran Dewan Komisaris, dilakukan pembagian tugas di antara anggota Dewan Komisaris. Pembagian tugas di antara anggota Dewan Komisaris ditujukan agar pelaksanaan tugas masing-masing anggota Dewan Komisaris secara teknis pada aspek yang dibidangi dapat berjalan lancar, efektif dan efisien, sesuai tanggung jawab dan wewenang masing-masing sehingga terdapat kejelasan tentang peran anggota Dewan Komisaris, baik secara kolektif maupun individual.

Pada awal tahun 2022 Pembidangan Tugas Dewan Komisaris didasarkan kepada Surat Keputusan Dewan Komisaris bank **bjb** Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite, dengan pembidangan tugas pengawasan Dewan Komisaris adalah sebagai berikut:

The Supervision of the Board of Commissioners' Supervisory Duties

To streamline the role of the Board of Commissioners, division of duties was carried out among members of the Board of Commissioners. The division of duties among the members of the Board of Commissioners was intended so that the implementation of the duties of each member of the Board of Commissioners could technically run smoothly, effectively and efficiently, according to their respective responsibilities and authorities so that there was clarity on the role of members of the Board of Commissioners, both collectively and individually.

At the beginning of 2022, the Division of Duties of the Board of Commissioners is based on the Decree of the Board of Commissioners of bank **bjb** Number 01/SK/DKO/2021 dated April 7, 2021 concerning the Distribution of Duties and Implementation of Activities for the Board of Commissioners and Committees, with the division of supervisory duties for the Board of Commissioners as follows:

Tabel Pembidangan Tugas Dewan Komisaris
Table of Board of Commissioners' Duties

Nama Name	Jabatan Position	Bidang Tugas Duties
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	1. Ketua merangkap Anggota Komite Audit. 2. Ketua merangkap Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman and Member of the Audit Committee. 2. Chairman concurrently as Member of the Nomination and Remuneration Committee 3. Member of the Risk Monitoring Committee 4. Member of the Integrated Governance Committee

Nama Name	Jabatan Position	Bidang Tugas Duties
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	1. Ketua merangkap Anggota Komite Pemantau Risiko 2. Ketua merangkap anggota Komite Tata Kelola Terintegrasi. 3. Anggota Komite Nominasi dan Remunerasi 1. Chairman concurrently as a member of the Risk Monitoring Committee 2. Chairman and member of the Integrated Governance Committee. 3. Member of the Nomination and Remuneration Committee
Muhadi	Komisaris Commissioner	1. Anggota Komite Nominasi dan Remunerasi 2. Anggota Komite Pemantau Risiko 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Nomination and Remuneration Committee 2. Member of the Risk Monitoring Committee 3. Member of the Integrated Governance Committee

Berdasarkan salah satu hasil keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 pada tanggal 30 Maret 2022 terjadi perubahan susunan pengurus, sehingga terjadi perubahan dalam pembidangan tugas Dewan Komisaris dan ditetapkan melalui Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2022 tanggal 07 April 2022 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris dan Komite-Komite serta dikarenakan adanya perubahan anggota komite yang berasal dari pihak independen sehingga dilakukan pengkinian dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2022 tanggal 07 April 2022 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris dan Komite-Komite, sehingga Pembidangan Tugas Dewan Komisaris menjadi sebagai berikut:

Based on one of the resolutions of the Annual General Meeting of Shareholders for Fiscal Year 2021 on March 30, 2022 there was a change in the composition of the management, resulting in a change in the duties of the Board of Commissioners and determined through a Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 01/SK/DKO/2022 dated April 7, 2022 concerning the Distribution of Duties and Implementation of Activities for the Board of Commissioners and Committees and due to changes in committee members from independent parties, an update was made with the Decree of the Board of Commissioners number 06/SK/DKO/ 2022 April 7 2022 concerning the Distribution of Duties and Implementation of Activities of the Board of Commissioners and Committees, so that the Division of Duties of the Board of Commissioners is as follows:

Nama Name	Jabatan Position	Bidang Tugas Duties
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	1. Ketua merangkap Anggota Komite Audit. 2. Ketua merangkap Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman and Member of the Audit Committee. 2. Chairman concurrently as Member of the Nomination and Remuneration Committee 3. Member of the Risk Monitoring Committee 4. Member of the Integrated Governance Committee
Setiawan Wangsaatmaja	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Risk Monitoring Committee 2. Member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee
Muhadi	Komisaris Commissioner	1. Anggota Komite Nominasi dan Remunerasi 2. Anggota Komite Pemantau Risiko 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Nomination and Remuneration Committee 2. Member of the Risk Monitoring Committee 3. Member of the Integrated Governance Committee
Diding Sakri	Komisaris Independen Independent Commissioner	1. Ketua Merangkap Anggota Komite Pemantau Risiko 2. Anggota Komite Audit 3. Anggota Komite Nominasi dan Remunerasi 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman and Member of the Risk Monitoring Committee 2. Member of the Audit Committee 3. Member of the Nomination and Remuneration Committee 4. Member of the Integrated Governance Committee

Nama Name	Jabatan Position	Bidang Tugas Duties
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Tata Kelola Terintegrasi. 2. Anggota Komite Pemantau Risiko 3. Anggota Komite Nominasi dan Remunerasi 1. Chairman concurrently a member of the Integrated Governance Committee. 2. Member of the Risk Monitoring Committee 3. Member of the Nomination and Remuneration Committee

Kebijakan Rangkap Jabatan Dewan Komisaris

Setiap anggota Dewan Komisaris dapat melaksanakan rangkap jabatan sepanjang diperkenankan oleh ketentuan yang berlaku serta Anggaran Dasar Perseroan. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif:

1. Pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank.
2. Pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan baik yang berkedudukan di dalam maupun di luar negeri.

Tidak termasuk rangkap jabatan sebagaimana telah disebutkan di atas dalam hal:

1. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan Perseroan yang dikendalikan oleh Perseroan.
2. Komisaris non independen menjalankan tugas fungsional dari pemegang saham Perseroan yang berbentuk badan hukum pada kelompok usaha Bank.
3. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

Tugas dalam jabatan dan fungsi sebagaimana dimaksud di atas dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Perseroan.

Rangkap jabatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Concurrent Position Policy Board of Commissioners

Each member of the Board of Commissioners can carry out concurrent positions as long as permitted by applicable regulations and the Company's Articles of Association. Members of the Board of Commissioners are prohibited from holding concurrent positions as members of Directors, members of the Board of Commissioners or Executive officers:

1. In financial institutions or financial companies, both banks and non-banks.
2. In more than 1 (one) non-financial institution or non-financial company both domiciled inside and outside the country.

Does not include concurrent positions as mentioned above in terms of:

1. Members of the Board of Commissioners serve as members of the Directors, members of the Board of Commissioners or Executive officers who carry out the supervisory function in 1 (one) non-Company subsidiary company controlled by the Company.
2. Non-independent commissioners carry out functional tasks from Bank shareholders in the form of legal entities in the Bank business group.
3. Members of the Board of Commissioners hold positions in non-profit organizations or institutions.

Duties in functions and functions as referred to above can be carried out as long as the person concerned does not neglect the implementation of duties and responsibilities as a member of the Board of Commissioners of the Bank.

The concurrent positions of the Board of Commissioners can be seen in the table below.

Tabel Rangkap Jabatan Dewan Komisaris

Table of Concurrent Positions of Board of Commissioners

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position at Other Companies/ Institutions	Nama Perusahaan/ Instansi Lain Other Company name/ Agencies
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Direktur Director	PT Medco Intidinamika PT Medco Intidinamika
Setiawan Wangsaatmaja*	Komisaris Commissioner	Sekretaris Daerah Regional Secretary	Pemerintah Provinsi Jawa Barat West Java Provincial Government
Muhadi	Komisaris Commissioner	-	-

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position at Other Companies/ Institutions	Nama Perusahaan/ Instansi Lain Other Company name/ Agencies
Diding Sakri*	Komisaris Independen Independent Commissioner	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	-	-

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022.
* Appointed based on the Annual General Meeting of Shareholders on March 30, 2022 and effective July 19 2022.

Hubungan Afiliasi Dewan Komisaris

Kriteria hubungan afiliasi antara Dewan Komisaris, Direksi dan Pemegang Saham Pengendali meliputi:

1. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Dewan Komisaris lainnya.
2. Hubungan afiliasi antara anggota Dewan Komisaris dengan Direksi
3. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau pengendali.

Hubungan afiliasi antara anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali, dapat dilihat sebagaimana tabel di bawah ini:

Affiliated Relationship of The Board of Commissioners

The criteria for affiliation between the Board of Commissioners, Directors and Controlling Shareholders include:

1. Affiliation relationship between members of the Board of Commissioners and other members of the Board of Commissioners.
2. Affiliation relationship between members of the Board of Commissioners and the Board of Directors
3. Affiliation relationship between members of the Board of Commissioners and Major and/or controlling Shareholders.

Affiliation relationships among members of the Board of Commissioners, Directors and Controlling Shareholders, can be seen in the table below:

Tabel Hubungan Afiliasi Dewan Komisaris
Table of Affiliation of the Board of Commissioners

Hubungan Keuangan, Keluarga dan Kepengurusan Komisaris Table of Affiliation Relations of the Board of Commissioners															
Nama Name	Jabatan Position	Hubungan Keuangan Dengan Relation of Financial with						Hubungan Keluarga Dengan Relation of Family with						Hubungan Kepengurusan di Perusahaan lain Management Relationship in Other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Farid Rahman	Komisaris Utama Independen Independent President Commissioner		√		√		√		√		√		√		√
Setiawan Wangsaatmaja*	Komisaris Commissioner		√		√		√		√		√		√		√
Muhadi	Komisaris Commissioner		√		√		√		√		√		√		√
Diding Sakri*	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022. / Appointed based on the Annual GMS on March 30, 2022 and effective July 19, 2022.

Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Anggota Dewan Komisaris dilarang memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
2. Dalam hal terjadi benturan kepentingan, anggota Dewan Komisaris dilarang mengambil tindakan yang dapat merugikan Perseroan atau mengurangi keuntungan Perseroan dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan.
3. Anggota Dewan Komisaris dilarang memanfaatkan Perseroan untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perseroan.
4. Anggota Dewan Komisaris dilarang bertindak sebagai kuasa dari Pemegang Saham dalam pemungutan suara di dalam rapat.
5. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Perseroan selain remunerasi dan fasilitas lain yang ditetapkan berdasarkan keputusan RUPS.

Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan Perseroan yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Komisaris Independen Perseroan ditetapkan paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris. Berdasarkan Akta Risalah RUPST nomor 154 tanggal 30 Maret 2022, jumlah anggota Dewan Komisaris bank **bjb** yang efektif 60% dari jumlah Dewan Komisaris. Dengan demikian, jumlah Komisaris Independen tersebut telah memenuhi ketentuan yang ditetapkan Otoritas Jasa Keuangan.

Kriteria Penentuan Komisaris Independen

Kriteria penentuan Komisaris Independen yang diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris adalah sebagai berikut.

Management of Conflicts of Interest of The Board of Commissioners

1. Members of the Board of Commissioners are prohibited from having family relations up to the second degree with fellow members of the Board of Commissioners and/or members of the Directors.
2. In the event of a conflict of interest, members of the Board of Commissioners are prohibited from taking actions that could harm the Bank or reduce the profit of the Bank and are required to disclose conflicts of interest in every decision.
3. Members of the Board of Commissioners are prohibited from using the Bank for personal, family and/or other parties' interests which may harm or reduce the Bank's profits.
4. Members of the Board of Commissioners are prohibited from acting as proxy from Shareholders in the vote at the meeting.
5. Members of the Board of Commissioners are prohibited from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined based on the resolution of the GMS.

Independent Commissioners

Independent Commissioner was a member of the Board of Commissioners who had no financial, management, share ownership and/or family relationship with members of the Directors, other members of the Board of Commissioners and/or controlling shareholders, or a relationship with a bank that might affect the ability of the person concerned to act independently.

Independent Commissioners of the Bank are determined to be at least 50% (fifty percent) of the total members of the Board of Commissioners. Based on the Deed of Minutes of AGMS number 154 dated March 30, 2022, the effective number of members of the bank **bjb** Board of Commissioners is 60% of the number of the Board of Commissioners. Thus, the number of Independent Commissioners has complied with the provisions stipulated by the Financial Services Authority.

Criteria for Determining Independent Commissioners

The criteria for determining the Independent Commissioner as stipulated in the Guidelines and Work Rules of the Board of Commissioners are as follows.

Kriteria Criterias	Komisaris Independen Independent Commissioner		
	Farid Rahman	**Diding Sakri**	**Fahlino F. Sjuib**
Merupakan pihak yang independen terhadap pemilik Perseroan atau PSP. Is an independent party to the owner of the bank or PSP.	✓	✓	✓
Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau dengan Bank, serta bebas dari hubungan bisnis atau hubungan lainnya yang dapat mempengaruhi kemampuannya untuk bertindak independen. Has no financial, management, share ownership and/or family relationships with other members of the Board of Commissioners, Directors and/or with the Bank, and is free from business relationships or other relationships that may affect his or her ability to act independently.	✓	✓	✓

Seluruh Komisaris Independen Perseroan telah memenuhi kriteria penentuan Komisaris Independen yang telah ditetapkan.

All of the Company's Independent Commissioners have met the established criteria for determining Independent Commissioners.

Pernyataan Komisaris Independen

Independent Commissioner Statement


SURAT PERNYATAAN INDEPENDEN


SURAT PERNYATAAN INDEPENDEN

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.


bank bjb

Rapat Dewan Komisaris

Kebijakan Rapat

1. Dewan Komisaris wajib menyelenggarakan rapat Dewan Komisaris paling kurang 1 (satu) kali dalam 1 (satu) bulan dan wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun. Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.
2. Rapat Dewan Komisaris dapat juga diadakan setiap waktu bilamana dianggap perlu oleh Komisaris Utama atau oleh 1/3 (satu pertiga) dari jumlah anggota Dewan Komisaris atau atas permintaan tertulis dari Direksi.
3. Dalam hal dipandang perlu, rapat Dewan Komisaris dapat mengundang Direksi atau Direktur dan Satuan Kerja yang membidangi.
4. Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun.
5. Panggilan rapat Dewan Komisaris dilakukan oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hal mana tidak perlu dibuktikan kepada pihak ketiga, maka dapat dilakukan oleh anggota Dewan Komisaris yang lain. Panggilan rapat harus mencantumkan acara, tanggal, waktu, dan tempat rapat.
6. Undangan rapat Dewan Komisaris disampaikan kepada setiap anggota Dewan Komisaris secara langsung.
7. Rapat Dewan Komisaris diadakan di tempat kedudukan Perseroan atau di tempat lain sesuai dengan kesepakatan.
8. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hadir, maka rapat Dewan Komisaris dapat dipimpin oleh salah seorang anggota Dewan Komisaris yang hadir berdasarkan kesepakatan.
9. Seorang anggota Dewan Komisaris dapat diwakili dalam rapat Dewan Komisaris hanya oleh seorang anggota Dewan Komisaris lainnya berdasarkan surat kuasa.
10. Dalam hal Komisaris non independen tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat melalui teknologi telekonferensi.
11. Dalam kaitannya dengan telekonferensi, maka:
    a. Anggota yang hadir secara telekonferensi disebutkan dalam risalah Rapat Dewan Komisaris.
    b. Bukti rekaman penyelenggaraan rapat.
12. Rapat Dewan Komisaris adalah sah dan berhak mengambil keputusan yang mengikat hanya apabila lebih dari setengah dari jumlah anggota Dewan Komisaris hadir atau diwakili dalam rapat.
13. Keputusan rapat Dewan Komisaris harus diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyarawah untuk mufakat tidak dapat tercapai maka keputusan diambil dengan pemungutan suara.

Meeting of Board of Commissioners

Meeting Policy

1. The Board of Commissioners must hold a Board of Commissioners' meeting at least 1 (one) time in 1 (one) month and must be physically attended by all members of the Board of Commissioners at least 2 (two) times in a year. The Board of Commissioners must hold regular meetings with the Board of Directors at least 1 (one) time in 4 (four) months.
2. Meetings of the Board of Commissioners can also be held at any time if deemed necessary by the President Commissioner or by 1/3 (one third) of the total members of the Board of Commissioners or at the written request of the Directors.
3. If deemed necessary, meetings of the Board of Commissioners can invite the Directors or Director and relevant Work Unit.
4. Meetings of the Board of Commissioners must be physically attended by all members of the Board of Commissioners at least 2 (two) times in a year.
5. Summons of the Board of Commissioners' meeting are chaired by the President Commissioner. In the event the President Commissioner is absent or unavailable, which does not need to be proven to a third parties, the meeting shall be chaired by other members of the Board of Commissioners present. The summons of the meeting must draft agenda, date, time, and venue.
6. Invitation of the Board of Commissioners' meeting is delivered to each of members of the Board of Commissioners directly.
7. Meetings of the Board of Commissioners are held in the domicile of the Bank or other places in accordance with consensus.
8. Meetings of the Board of Commissioners are chaired by the President Commissioners. In the event the President Commissioner is absent, the meetings of the Board of Commissioners can be chaired by one of the members of the Board of Commissioners present based on consensus.
9. A member of the Board of Commissioners can be represented in the meeting of the Board of Commissioners only by other members of the Board of Commissioners under the power of attorney.
10. In the event non-independent Commissioner is unable to attend a Board of Commissioners' meeting physically, a non-independent Commissioner may attend a Board of Commissioners' meeting through teleconferencing technology.
11. In relation to teleconferencing:
    a. Member that is present by teleconferencing is mentioned in the minutes of the meeting of the Board of Commissioners.
    b. A proof of meeting commencement recording.
12. Meetings of the Board of Commissioners are valid and entitled to take a binding decision, if only more than one half of the total members of the Board of Commissioners present or represented in the meeting.
13. The Board of Commissioners' meeting results must be taken based on deliberation to reach consensus. In the event the deliberations are not reached for consensus, then the decision is made with the voting.

14. Apabila suara yang setuju dan tidak setuju sama berimbang, maka pimpinan rapat Dewan Komisaris yang akan menentukan
15. Setiap anggota Dewan Komisaris yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Dewan Komisaris yang diwakilinya.
16. Dewan Komisaris dapat juga mengambil keputusan yang sah tanpa mengadakan rapat Dewan Komisaris dengan ketentuan semua anggota Dewan Komisaris telah diberitahu secara tertulis dan semua anggota Dewan Komisaris memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian, mempunyai kekuatan yang sama dengan keputusan rapat Dewan Komisaris.
17. Segala keputusan Dewan Komisaris bersifat mengikat bagi seluruh anggota Dewan Komisaris.
18. Setidaknya sekali dalam setahun Dewan Komisaris harus menyelenggarakan rapat yang membahas kinerja Dewan Komisaris.
19. Hasil rapat Dewan Komisaris wajib dituangkan dalam risalah rapat dan seluruh peserta anggota Dewan Komisaris yang hadir dan yang turut serta dengan menggunakan teknologi telekonferensi menandatangani risalah serta didokumentasikan secara baik.
20. Sekretariat Dewan Komisaris bertanggung jawab menyiapkan bahan-bahan rapat yang diperlukan, bertindak sebagai notulis, dan mendokumentasikan risalah rapat Dewan Komisaris. Bahan rapat disampaikan 5 (lima) hari sebelum rapat diselenggarakan. Panggilan rapat disampaikan paling lambat 3 (tiga) hari sebelum rapat diadakan.
21. Risalah asli dari setiap rapat Dewan Komisaris harus didokumentasikan dalam kumpulan tahunan dan disimpan serta harus tersedia bila diminta oleh setiap anggota Dewan Komisaris.
22. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam Rapat Dewan Komisaris wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
23. Setiap anggota Dewan Komisaris berhak menerima salinan risalah Rapat Dewan Komisaris, terlepas apakah anggota Dewan Komisaris yang bersangkutan hadir atau tidak hadir dalam Rapat Dewan Komisaris tersebut.

Rapat Internal Dewan Komisaris

RENCANA RAPAT INTERNAL DEWAN KOMISARIS

Rapat Dewan Komisaris diadakan sekurang-kurangnya 1 (satu) kali dalam satu bulan. Rapat tersebut antara lain membahas:

a. Evaluasi atas kebijakan strategis dan rencana bisnis Perseroan.
b. Evaluasi atas kinerja Perseroan secara periodik dan posisi akhir tahun.
c. Evaluasi hasil pemantauan atas kepatuhan Perseroan terhadap Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
d. Rapat terkait hal – hal tertentu yang sifatnya insidentil.

14. If agreed and disagreed votes are equal, the chairman of the meeting of the Board of Commissioners that will determine.
15. Each of the members of the Board of Commissioners present is entitled to cast 1 (one) vote and additional 1 (one) vote for each of the members of the Board of Commissioners that is represented.
16. The Board of Commissioners can also take valid decision without commencing the meeting of the Board of Commissioners providing that all members of the Board of Commissioners have been notified in written and all members of the Board of Commissioners provide approval regarding an input that is proposed in written and sign the consent. The decision that is taken by this way has equal power to the decision of the Board of Commissioners' meeting.
17. All decisions of the Board of Commissioners are binding to all members of the Board of Commissioners.
18. At least once in a year, the Board of Commissioners must hold a meeting that discusses on the Board of Commissioners' performance.
19. The results of the Board of Commissioners' meeting must be drafted in the minutes of the meeting and all participants of the members of the Board of Commissioners present and participating with using teleconference technology sign the minutes and it is well-documented.
20. Secretariat of the Board of Commissioners is responsible for preparing required meeting materials, acting for the minutes secretary, and documents the minutes of the Board of Commissioners' meeting. Meeting materials are submitted 5 (five) days before the meeting is held. Summons for meetings are submitted no later than 3 (three) days before the meeting is held.
21. The original minutes from each of the meetings of the Board of Commissioners must be documented in annual compilation and kept as well as available if requested by each of the members of the Board of Commissioners.
22. Dissenting opinions that occur in the Board of Commissioners' meeting must be clearly stated in the minutes of the meeting along with the reasons for the dissent.
23. Each of the members of the Board of Commissioners is entitled to receive the minutes of the Board of Commissioners' meetings, whether the related member of the Board of Commissioners is present or not in the Board of Commissioners' meetings.

Internal Meeting of Board of Commissioners

THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

Meetings of the Board of Commissioners are held at least 1 (one) time in a month. The meeting discussed, among others:

a. Evaluation of the Bank's strategic policies and business plans.
b. Periodic evaluation of Company performance and year-end position.
c. Evaluate the results of monitoring of the Bank's compliance with the Financial Services Authority Regulations and applicable laws and regulations.
d. Meetings related to certain matters that are incidental

REALISASI RAPAT INTERNAL DEWAN KOMISARIS

Sepanjang tahun 2022, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut:

REALIZATION OF THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

During 2022, the agenda, date and participants of the Board of Commissioners' Meeting are as follows:

Tabel Rapat Dewan Komisaris

Table of the Internal Meeting of the Board of Commissioners

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Farid Rahman	Fahlino F. Sjuib	Muhadi	Diding Sakri*	Setiawan Wangsaatmaja*
1.	4 Januari 2022 January 4, 2022	- Pembahasan *Review* Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko - Pembahasan *Review* Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko - Pembahasan Rekomendasi Komite Audit Terkait Penunjukan KAP untuk audit Pengelolaan Dana CSR Tahun 2021 - Discussion on the Review of Guidelines and Code of Conduct of Risk Monitoring Committee - Discussion on the Review of Guidelines and Code of Conduct of Risk Monitoring Committee - Discussion on Recommendation of Audit Committee related to the Appointment KAP for the 2021 CSR Funds Management Audit	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
2.	25 Januari 2022 January 25, 2022	- Pembahasan Laporan Komite Audit terkait Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal. - Discussion on Audit Committee related to Internal Audit Work Plan and Budget (RKAT).	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
3.	2 Februari 2022 February 2, 2022	- Pembahasan Laporan Komite Nominasi dan Remunerasi - Discussion on Remuneration and Nomination Committee Report	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
4.	15 Februari 2022 February 15, 2022	- Laporan Pembahasan Komite Audit terkait Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu - Report of Audit Committee Discussion related to Appointment of Public Accounting Firm for Audit of Allotment Fees and Equity Participation with Pre-emptive Right	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
5.	23 Februari 2022 February 23, 2022	- Pembahasan Laporan Pengawasan Dewan Komisaris atas Realisasi RBB Semester 2 Tahun 2021 - Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait Perpanjangan Perjanjian Kerja Anggota Komite dari Pihak Independen - Discussion on Supervisory Report of the Board of Commissioners to RBB Realization Semester 2 in 2021 - Discussion on Recommendation of Nomination and Remuneration Committee related to Extension of Work Agreement of the Members of the Committee from Independent Party	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
6.	16 Maret 2022 March 16, 2022	- Pembahasan Laporan Pengawasan Dewan Komisaris Kepada Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2021 - Pembahasan Laporan Komite Audit - Discussion on Supervisory Report of the Board of Commissioners to the Annual General Meeting of Shareholders (AGMS) for the 2021 Fiscal Year - Discussion on Audit Committee Report	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
7.	22 Maret 2022 March 22, 2022	- Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait Pengangkatan Calon Komisaris Independen - Discussion on Nomination and Recommendation Committee related to Nomination of Prospective Independent Commissioner	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
8.	28 Maret 2022 March 28, 2022	- Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait Pengangkatan Calon Komisaris - Discussion on Nomination and Recommendation Committee related to Nomination of Prospective Commissioner	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
9.	29 Maret 2022 March 29, 2022	- Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait Pengangkatan Calon Komisaris Independen - Discussion on Nomination and Recommendation Committee related to Nomination of Prospective Independent Commissioner	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Farid Rahman	Fahlino F. Sjuib	Muhadi	Diding Sakri*	Setiawan Wangsaatmaja*
10.	06 April 2022 April 06, 2022	- Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait Pemenuhan Kelengkapan Dokumen *Fit and Proper Test* - Discussion on Nomination and Recommendation Committee related to Satisfaction of Fit and Proper Test Document	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
11.	19 April 2022 April 19, 2022	- Pembahasan persetujuan penggunaan fasilitas kesehatan di luar negeri untuk istri dari Komisaris Utama - Discussion on the approval of medical facilities utilization in abroad for wife of President Commissioner	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
12.	17 Mei 2022 May 17, 2022	- Pembahasan Laporan Komite Audit Terkait Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi PUB III Tahap II Tahun 2022 - Discussion on Audit Committee Report related to Appointment of Public Accounting Firm for Audit of Allotment Fees and Public Offering PUB III Phase II 2022	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective
13.	26 Juli 2022 July 26, 2022	- Pembahasan Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite – Komite - Pembahasan Laporan Komite Audit terkait Penunjukan Kantor Akuntan Publik (KAP) untuk Audit Tahun Buku 2022 - Pembahasan Pembahasan Laporan Komite Nominasi dan Remunerasi terkait Penunjukan Anggota Komite Tata Kelola Terintegrasi dari Pihak Independen - Discussion on the Division of Duties and Activities Implementation of the Board of Commissioners and the Committees - Discussion on Audit Committee Report related to Appointment of Public Accounting Firm for Audit of the 2022 Fiscal Year - Discussion on Nomination and Remuneration Committee Report related to Appointment of Members of Governance Committee Integrated to Independent Party	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
14.	30 Agustus 2022 August 30, 2022	- Pembahasan Laporan Pengawasan Dewan Komisaris terhadap RBB Periode Semester 1 Tahun 2022 - Discussion on Supervisory Report of the Board of Commissioners to RBB Semester 1 Period 2022	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Tidak hadir dikarenakan melaksanakan tugas kedinasan Not present due to official duties
15.	11 Oktober 2022 October 11, 2022	- Pembahasan Rekomendasi Komite Audit Terkait Penunjukan KAP untuk Audit Laporan Keuangan DPLK Tahun 2022 - Pembahasan Rekomendasi Komite Audit Terkait Penunjukan KAP untuk Audit Laporan Keuangan bank **bjb** Tahun buku 2022 - Discussion on Recommendation of Audit Committee related to KAP Appointment for DPLK Financial Statements Audit 2022 - Discussion on Recommendation of Audit Committee related to KAP Appointment for bank **bjb** Financial Statements Audit for the 2022 Fiscal Year	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
16.	28 Oktober 2022 October 28, 2022	- Pembahasan Rekomendasi Komite Audit Terkait Publikasi Laporan Keuangan bank **bjb** Periode September 2022 - Discussion on Recommendation of Audit Committee related to bank **bjb** Financial Statements Publication for September 2022 Period	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
17.	3 November 2022 November 3, 2022	- Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Pengisian Anggota Komite Audit Dari Pihak Independen - Discussion on Nomination and Remuneration Committee related to Filling Members of Audit Committee from Independent Party	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present
18.	20 Desember 2022 December 20, 2022	- Pembahasan Rekomendasi Komite Audit Terkait Rencana Kerja dan Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2023 - Discussion on Recommendation of Audit Committee related to Internal Audit Work Plan and Budget 2023	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Farid Rahman	Fahlino F. Sjuib	Muhadi	Diding Sakri*	Setiawan Wangsaatmaja*
19.	27 Desember 2022 December 27, 2022	- Pemaparan Hasil *Project Risk Culture* Tahun 2022 - Laporan Komite Pemantau Risiko atas Evaluasi Kebijakan Manajemen Risiko bank **bjb** - Presentation of the Results of Project Risk Culture 2022 - Risk Monitoring Committee Report on the Evaluation of bank **bjb** Risk Management Policy	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022.
* Appointed based on the Annual General Meeting of Shareholders on March 30, 2022 and effective July 19 2022.

Rapat Dewan Komisaris Bersama Direksi

Sepanjang tahun 2022, agenda, tanggal dan peserta rapat Dewan Komisaris bersama Direksi adalah sebagai berikut:

Board of Commissioners Meeting With the Directors

During 2022, the agenda, date and participants of the Meeting of the Board of Commissioners and the Directors are as follows:

Tabel Rapat Dewan Komisaris bersama Direksi

Table of Meeting of Board of Commissioners with Directors

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
1.	Selasa, 11 Januari 2022 Tuesday, January 11, 2022	1. Pembahasan Kinerja bank **bjb** Posisi Desember 2021 2. Pembahasan Persiapan RUPST Tahun Buku 2021 (Tematik) 1. Discussion on bank **bjb** Performance December 2021 Position 2. Discussion on the Preparation of Annual GMS for the 2021 Fiscal Year (Thematic)	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
2.	Selasa, 25 Januari 2022 Tuesday, January 25, 2022	Pembahasan Kinerja DPLK Posisi Desember 2021 Discussion on the Bank Business Plan of Financial Institution Pension Funds (DPLK) December 2021 Position	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	-	-	Hadir Present	-	-	-	-	Tematik Direktorat Konsumer & Ritel Thematic Directorate of Consumer & Retail
3.	Rabu, 2 Februari 2022 Wednesday, February 2, 2022	Pembahasan Persiapan RUPST 2021 dan Pembahasan *Right Issue* bank **bjb** Discussion of the Preparation of Annual GMS 2021 and Discussion of bank **bjb** Right Issue	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
4.	Selasa, 15 Februari 2022 Tuesday, February 15, 2022	1. Pembahasan Kinerja bank **bjb** Posisi 31Januari 2021 2. Tematik: Pembahasan Persiapan RUPST Tahun Buku 2021 1. Discussion on bank **bjb** Performance Position January 31, 2021 2. Thematic: Discussion on the Preparation of Annual GMS for the 2021 Fiscal Year	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
5.	Selasa, 15 Maret 2022 Tuesday, March 15, 2022	1. Pembahasan Kinerja Keuangan bank **bjb** posisi bulan Februari 2022 2. Tematik : Pembahasan Persiapan Menghadapi Relaksasi Kebijakan Restrukturisasi Kredit yang akan berakhir 1. Discussion on bank **bjb** Performance February 2022 Position 2. Thematic: Discussion on the Preparation Dealing with Relaxation of Credit Restructuring Policy that will end	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
6.	Selasa, 15 Maret 2022 Tuesday, March 15, 2022	Pembahasan Permohonan Persetujuan Kontrak Pengelolaan Dana DPLK bank **bjb** Discussion on the Application of bank **bjb** Funds Management DPLK Contract Agreement	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	-	-	Hadir Present	-	-	-	-	Tematik Direktorat Konsumer & Ritel Thematic Directorate of Consumer & Retail
7.	Selasa, 22 Maret 2022 Tuesday, March 22, 2022	Pembahasan Permohonan Pemberian Fasilitas Kredit Discussion on the Application of Credit Facility Granting	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	-	-	-	-	-	Hadir Present	-	Tematik Direktorat Konsumer & Ritel Thematic Directorate of Consumer & Retail
8.	Rabu, 6 April 2022 Wednesday, April 6, 2022	Pembahasan Permohonan Persetujuan Penyediaan Dana Fasilitas Kredit KMKK Discussion on the Application of Funds Provision of KMKK Credit Facility	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	-	-	-	-	-	Hadir Present	-	Tematik Direktorat Konsumer & Ritel Thematic Directorate of Consumer & Retail
9.	Selasa, 19 April 2022 Tuesday, April 19, 2022	1. Pembahasan Kinerja bank **bjb** Posisi Maret 2022 2. Pembahasan Penyesuaian Rencana Bisnis Bank (RBB) bank **bjb** tahun 2022-2024 1. Discussion on bank **bjb** Performance March 2022 Position 2. Discussion on bank **bjb** Bank Business Plan (RBB) Adjustment for 2022-2024	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
10.	Selasa, 17 Mei 2022 Tuesday, May 17, 2022	Pembahasan Kinerja Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Posisi April 2022 Discussion on the Performance of Financial Institution Pension Funds (DPLK) bank **bjb** April 2022 Position	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	-	-	Tidak hadir dikarenakan ada kepentingan dinas Not present due to official business	-	-	-	-	Diwakilkan Oleh Unit DPLK bank **bjb** Represented by bank **bjb** DPLK Unit
11.	Selasa, 17 Mei 2022 Tuesday, May 17, 2022	1. Pembahasan Kinerja Keuangan bank **bjb** Posisi April 2022 2. Tematik: Upaya Perbaikan Kredit Ditinjau dari Pergerakan Kolektibilitas 1. Discussion on bank **bjb** Financial Performance April 2022 Position 2. Thematic: Restructuring credit attempts from Collectability movement	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
12.	Rabu, 15 Juni 2022 Wednesday, June 15, 2022	1. Pembahasan Revisi Rencana Bisnis Bank (RBB) Tahun 2022 – 2024 2. Pembahasan Persetujuan Kebijakan Teknologi Informasi 3. Pembahasan Persetujuan Kebijakan Audit dan Piagam Audit Internal 1. Discussion on Bank Business Plan (RBB) Revision for 2022 – 2024 2. Discussion on the Approval of Information Technology Policy 3. Discussion on the Approval of Audit Policy and Internal Audit Charter	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
13.	Selasa, 21 Juni 2022 Tuesday, June 21, 2022	1. Kinerja bank **bjb** bulan Mei 2022 2. Persetujuan Revisi Kebijakan APU & PPT 1. bank **bjb** Performance in May 2022 2. Approval of the Revision of AML & CTF Policy	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	Hadir Present	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	Hadir Present	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	
14.	Selasa, 21 Juni 2022 Tuesday, June 21, 2022	Persetujuan Penyaluran Fasilitas Kredit Kepada Pihak Terkait Approval of the Credit Facility Distribution to Related Parties on behalf	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	-	-	-	-	-	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	-	Diwakilkan oleh Divisi Korporasi Represented by the Cooperatives Division

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
15.	Selasa, 12 Juli 2022 Tuesday, July 12, 2022	1. Kinerja bank **bjb** Periode Juni 2022 2. Persetujuan Kebijakan *Risk Appetite Statement* dan *Risk Tolerance* 3. Kinerja Anak Perusahaan dan Perusahaan Terelasi dalam Konglomerasi Keuangan bank **bjb** 4. Pembahasan Pelaksanaan APU PPT 1. bank **bjb** Performance Period June 2022 2. Approval of the Risk Appetite Statement and Risk Tolerance Policy 3. Performance of Subsidiaries and Related Companies in Financial Conglomerate bank **bjb** 4. Discussion of the Implementation of AML-CTF	Hadir Present	Hadir Present	Hadir Present	Belum Efektif Menjabat Not Yet Effective	Belum Efektif Menjabat Not Yet Effective	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
16.	Selasa, 26 Juli 2022 Tuesday, July 26, 2022	Pembahasan Kinerja Keuangan Unit Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** posisi juni 2022 Discussion on the Performance of Financial Institution Pension Funds (DPLK) bank **bjb** June 2022 Position	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	Hadir Present	-	-	-	-	Tematik Direktorat Konsumer & Ritel Thematic Directorate of Consumer & Retail
17.	Selasa, 26 Juli 2022 Tuesday, July 26, 2022	Pembahasan Permohonan Persetujuan Revisi Kebijakan Pengelolaan Penyertaan Modal, Divestasi dan Konglomerasi Keuangan Discussion on the Application of Revision Approval of Equity Participation, Divestments, and Financial Conglomerate Policy	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	-	-	-	Hadir Present	Hadir Present	Tematik Direktorat Kepatuhan dan Direktorat Komersial & UMKM Thematic Directorate of Compliance and Directorate of Commercial & MSME
18.	Selasa, 9 Agustus 2022 Tuesday, August 9, 2022	Pembahasan Kinerja bank **bjb** Periode Juli 2022 Discussion on bank **bjb** Performance Period July 2022	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
19.	Senin, 18 Agustus 2022 Monday, August 18, 2022	Pembahasan Kondisi BPR Intan Jabar sebagai asalah satu Anak Perusahaan bank **bjb** Discussion on Condition of BPR Intan Jabar as one of the subsidiaries of bank **bjb**	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
20.	Selasa, 23 Agustus 2022 Tuesday, August 23, 2022	Pembahasan Persetujuan Penyediaan dana atas Pemberian Fasilitas Kredit Kepada Pihak Terkait Discussion on the Approval of Fund Provision of Credit Facility Granting to Related Parties on behalf	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	-	-	-	Hadir Present	-	Tematik Direktorat Komersial & UMKM Directorate of Commerce & MSME Thematic
21.	Selasa, 30 Agustus 2022 Tuesday, August 30, 2022	Pembahasan Evaluasi Pelaksanaan Fungsi Kepatuhan bank **bjb** Discussion on the Evaluation of the Implementation of bank **bjb** Compliance Function	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	-	-	-	-	Hadir Present	Tematik Direktorat Kepatuhan Thematic Directorate of Compliance
22.	Selasa, 13 September 2022 Tuesday, September 13, 2022	Pembahasan Hasil Review Konsultan Bester & Co. Terkait Produktivitas Pegawai Discussion on the review results of Consultant Bester & Co. related to Employee Productivity	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
23.	Selasa, 20 September 2022 Tuesday, September 20, 2022	1. Pembahasan Kinerja bank **bjb** posisi Agustus 2022 2. Persetujuan penambahan setoran modal kepada **bjb** sekuritas 1. Discussion on bank **bjb** Performance August 2022 Position 2. Approval of the capital injection to **bjb** Securities	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
24.	Selasa, 27 September 2022 Tuesday, September 27, 2022	1. Pembahasan Rencana Strategis Teknologi Informasi 2. Evaluasi Pelaksanaan Kebijakan dan Manajemen Risiko atas Penggunaan Teknologi Informasi 1. Discussion on Strategic Plan of Information Technology 2. Evaluation on the Implementation of Risk Management and Policy of the Use of Information Technology	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	-	-	Hadir Present	-	-	Tematik Direktorat IT Thematic Directorate of IT

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
25.	Selasa, 27 September 2022 Tuesday, September 27, 2022	Pembahasan Permohonan Persetujuan Restrukturisasi Fasilitas Kredit Kepada Pihak terkait Discussion on the Application of Credit Facility Restructuring Approval	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	-	-	-	Hadir Present	-	Tematik Direktorat Komersial & UMKM Thematic Directorate of Commercial & UMKM
26.	Rabu, 12 Oktober 2022 Wednesday, October 12, 2022	1. Persetujuan Kebijakan Perlindungan Konsumen 2. Kinerja bank **bjb** Posisi September 2022 3. Pembahasan Laporan Komite Audit Terkait Penunjukan Kantor Akuntan Publik Untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** tahun 2022 1. Approval of Consumer Protection Policy 2. bank **bjb** Performance September 2022 Position 3. Discussion on Audit Committee Report related to Appointment of Public Accounting Firm for the Financial Statements of Financial Institution Pension Funds (DPLK) bank **bjb** 2022	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
27.	Selasa, 18 Oktober 2022 Tuesday, October 18, 2022	1. Pembahasan Kinerja DPLK Periode September 2022 2. Persetujuan Rencana Bisnis DPLK bank **bjb** Tahun 2023 1. Discussion on DPLK Performance Period September 2022 2. Approval of bank **bjb** DPLK Business Plan 2023	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	-	-	Hadir Present	-	-	-	-	Tematik Direktorat Konsumer & Ritel Thematic Directorate of Consumer & Retail
28.	Kamis, 3 November 2022 Thursday, November 3, 2022	Pembahasan Kajian Dewan Komisaris atas Laporan Fungsi Kepatuhan Terkait Penerapa ISO 37001/2016 Discussion on Review of the Board of Commissioners to Compliance Function Report related to the Implementation of ISO 37001/2016	Hadir Present	Hadir Present	Hadir Present	Tidak hadir dika-rekan alasan kese-hatan Not present due to health reasons	Hadir Present	-	-	-	-	-	-	Hadir Present	Tematik Direktorat Kepatuhan Thematic Directorate of Compliance

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
29.	Selasa, 8 November 2022 Tuesday, November 8, 2022	Pembahasan Permohonan Persetujuan Penyediaan Dana Fasilitas Kredit KMK Koperasi Simpan Pinjam Pada Pihak Terkait Discussion on the Application of KMK Funds Provision Approval for Savings and Loans Cooperative in Related Parties	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	-	-	-	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	-	Tematik Direktorat Komersial & UMKM diwakilkan oleh Divisi Komersial The Commercial & MSME Directorate is represented by the Commercial Division
30.	Kamis, 17 November 2022 Thursday, November 17, 2022	1. Pembahasan Kinerja bank **bjb** Oktober 2022 2. Pembahasan Persetujuan RBB 2023-2025 3. Pembahasan Persetujuan RAKB 2023 4. Persetujuan Atas Rencana Penyelamatan BPR Intan Jabar 1. Discussion on bank **bjb** Performance October 2022 2. Discussion on the Approval of RBB 2023-2025 3. Discussion on the Approval of RAKB 2023 4. Approval on Rescue Plan of BPR Intan Jabar	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
31.	Selasa, 22 November 2022 Tuesday, November 22, 2022	1. Pembahasan Penyempurnaan Ketentuan Dalam Rangka Pencegahan *Fraud* 2. Pembahasan Persetujuan *Recovery Plan* bank **bjb** 3. Pembahasan *Resolution Plan* bank **bjb** 1. Discussion on the Refinement of Provisions in terms of Fraud Prevention 2. Discussion on the Agreement of bank **bjb** Recovery Plan 3. Discussion on bank **bjb** Resolution Plan	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
32.	Rabu, 23 November 2022 Wednesday, November 23, 2022	Pembahasan Persetujuan Rencana Bisnis (RBB) DPLK Discussion on the Approval of DPLK Business Plan (RBB)	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present			Hadir Present					Tematik Direktorat Konsumer & Ritel Thematic Directorate of Consumer & Retail

No	Tanggal Dates	Agenda Agendas	Dewan Komisaris Board of Commissioners					Direksi Board of Directors							Keterangan Description
			Farid Rahman	Muhadi	Fahlino F. Sjuib	Diding Sakri*	Setiawan W. *	Yuddy Renaldi	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Cecep Trisna	
33.	Rabu, 14 Desember 2022 Wednesday, December 14, 2022	1. Pembahasan Kinerja Nov 2022 2. Pembahasan Pelaksanaan APU PPT khususnya terkait dengan Pendanaan Terorisme 1. Discussion of Performance Nov 2022 2. Discussion on the Implementation of AML-PTF, mainly related to Terrorism Funding	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	
34.	Rabu, 14 Desember 2022 Wednesday, December 14, 2022	Pembahasan Persetujuan Penambahan *Credit Line* kepada bank **bjb** Syariah Discussion on the Approval of Additional Loan Credit Line to bank **bjb** Syariah	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Tidak hadir dikarenakan sedang melakukan tugas kedinasan Not present due to work assignments	-	-	-	-	Hadir Present	-	-	Tematik Direktorat IT, Treasury dan International Banking Thematic Directorate of IT, Treasury and International Banking
35.	Rabu, 14 Desember 2022 Wednesday, December 14, 2022	Pembahasan Persetujuan Pemberian Fasilitas Kredit kepada BPR Serang Discussion on the Approval of Loan Facilities Provision to BPR Serang	Hadir Present	Hadir Present	Hadir Present	Hadir Present	Hadir Present	-	-	-	-	-	Hadir Present	-	Tematik Direktorat Komersial & UMKM Directorate of Commerce & MSME Thematic

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022.
* Appointed based on the Annual General Meeting of Shareholders on March 30, 2022 and effective July 19 2022.

Selain mengikuti rapat Dewan Komisaris bersama Direksi, Dewan Komisaris juga mengikuti rapat Direksi bersama Dewan Komisaris. Agenda dan peserta rapat gabungan Direksi bersama Dewan Komisaris tersaji pada bagian Rapat Direksi pada Bab Tata Kelola Perusahaan dalam Laporan tahunan ini.

In addition to attending meetings of the Board of Commissioners inviting the Directors, the Board of Commissioners also attends meetings of the Directors inviting the Board of Commissioners. The agenda and participants of the meeting of the Board of Directors inviting the Board of Commissioners are presented in the Board of Directors Meeting section in the Corporate Governance Chapter of this annual report.

Frekuensi dan Kehadiran Rapat

Frequency and Attendance of Meeting

Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
Table of Frequency and Attendance of Board of Commissioners' Meetings

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners with the Directors			RUPS GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	19	19	100%	38	38	100%	1	1	100%

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners with the Directors			RUPS GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage
Setiawan Wangsaatmaja*	Komisaris Commissioner	7	6	86%	22	17	77%	-	-	-
Muhadi	Komisaris Commissioner	19	19	100%	38	38	100%	1	1	100%
Diding Sakri*	Komisaris Independen Independent Commissioner	7	7	100%	22	21	95%	-	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	19	19	100%	38	38	100%	1	1	100%

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022.
* Appointed based on the Annual General Meeting of Shareholders on March 30, 2022 and effective July 19 2022.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Kebijakan di seluruh level organisasi bank **bjb**, setiap pegawai memiliki kesempatan yang setara dalam proses pengembangan karir sesuai dengan kinerja, kompetensi, pengalaman dan kriteria lainnya yang ditetapkan serta kesempatan dalam mendapatkan pendidikan dan pelatihan. Hal ini sesuai dengan kebijakan terkait pengembangan kompetensi karyawan yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran Nomor 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

Adapun pelatihan dan/atau peningkatan kompetensi Dewan Komisaris selama tahun 2022 adalah sebagai berikut.

Training and/or Increasing the Competence of Members of the Board of Commissioners

The policy at all levels of the bank **bjb** organization was that every employee had equal opportunities in the career development process in accordance with performance, competence, experience and other established criteria as well as opportunities to receive education and training. This was in accordance with the policies related to employee competency development as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 09, 2017 concerning Guidelines for Education Management. The provisions for the management of Risk Management Certification were contained in Circular Letter Number 007/SE/DIR-ET/2017 dated February 10, 2017 regarding Risk Management Certification.

The training and/or competency improvement for the Board of Commissioners during 2022 are as follows.

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, 17 Januari 2022 Bali, 17 January 2022	Kautsar Management DNA Production (pt Dinara Nissyera Adikarya) Kautsar Management DNA Production (pt Dinara Nissyera Adikarya)
		Executive Workshop Economic Update 2022-2023 *Batch* 1 Executive Workshop Economic Update 2022-2023 Batch 1	New York, 22-30 Mei 2022 New York, May 22-30, 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, 19 Juli 2022 Bandung, 19 July 2022	PT Duha Karya Indonusa

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, 20 Juli 2022 Bandung, 20 July 2022	PT Duha Karya Indonusa
		Workshop FKDK BPDSI Wilayah Barat West Region BPDSI FKDK Workshop	Batam, 5-6 Oktober 2022 Batam, 5-6 October 2022	FKDK BPDSI
		Economic Outlook 2023 dan APU-PPT *Awareness* Economic Outlook 2023 and AML-CFT Awareness	Bali, 9 November 2022 Bali, 9 November 2022	PT Sinergi Indonesia Pintar
Setiawan Wangsaatmaja*	Komisaris Commissioner	-	-	-
Muhadi	Komisaris Commissioner	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, 17 Januari 2022 Bali, 17 January 2022	Kautsar Management DNA Production (PT Dinara Nissyera Adikarya)
		Executive Workshop Economic Update 2022-2023 *Batch* 1 Executive Workshop Economic Update 2022-2023 Batch 1	New York, 22-30 Mei 2022 New York, May 22-30, 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, 19 Juli 2022 Bandung, 19 July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, 20 Juli 2022 Bandung, 20 July 2022	PT Duha Karya Indonusa
		Economic Outlook 2023 dan APU-PPT *Awareness* Economic Outlook 2023 and AML-CFT Awareness	Bali, 9 November 2022 Bali, 9 November 2022	PT Sinergi Indonesia Pintar
Diding Sakri*	Komisaris Independen Independent Commissioner	*Workshop* FKDK BPDSI Wilayah Barat West Region BPDSI FKDK Workshop	Batam, 5-6 Oktober 2022 Batam, 5-6 October 2022	FKDK BPDSI
		BPD *Leaders Refreshment Program* BPD Leaders Refreshment Program	Zurich, 23 Oktober 2022 Zurich, 23 October 2022	ASBANDA (Asosiasi Bank Pembangunan Daerah) LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Economic Outlook 2023 and APU-PPT *Awareness* Economic Outlook 2023 and AML-CFT Awareness	Bali, 9 November 2022 Bali, 9 November 2022	PT Sinergi Indonesia Pintar
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, 17 Januari 2022 Bali, 17 January 2022	Kautsar Management DNA Production (PT Dinara Nissyera Adikarya)
		Executive Workshop Economic Update 2022-2023 *Batch* 1 Executive Workshop Economic Update 2022-2023 Batch 1	New York, 22-30 Mei 2022 New York, May 22-30, 2022	LMI (Learning Media Indonesia) PT Media Pengembang
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, 19 Juli 2022 Bandung, 19 July 2022	PT Duha Karya Indonusa
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, 20 Juli 2022 Bandung, 20 July 2022	PT Duha Karya Indonusa

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022.
* Appointed based on the Annual General Meeting of Shareholders on March 30, 2022 and effective July 19 2022.

Program Orientasi Bagi Komisaris Baru

Program pengenalan Dewan Komisaris dilaksanakan bagi anggota Dewan Komisaris yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perusahaan di dalam mendukung pelaksanaan tugas dan tanggung jawabnya yang dilaksanakan pada internal Dewan Komisaris.

bank **bjb** telah melaksanakan program orientasi (*induction program*) bagi Dewan Komisaris yang baru diangkat dengan tujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan kedepan, panduan kerja dan lainnya yang menjadi tanggung jawab pengurus dengan dokumen sebagai berikut:

1. Rencana Bisnis Bank (RBB) 2022-2024.
2. Arahan Strategi Direksi Tahunan (ASDT) 2022.
3. Rencana Aksi Keuangan Berkelanjutan (RAKB) 2022.
4. Anggaran Dasar berupa Akta Pernyataan Keputusan RUPS Nomor 153 tanggal 30 Maret 2022.
5. Laporan Tahunan Tahun Buku 2021.
6. Laporan Keberlanjutan Tahun 2021.
7. Laporan Pelaksanaan Tata Kelola 2021.
8. Ketentuan bank **bjb** pada level Kebijakan, yaitu:
   a. Kebijakan Akuntansi.
   b. Kebijakan APU PPT.
   c. Kebijakan Audit Internal.
   d. Kebijakan *Business Continuity Mangement*.
   e. Kebijakan Corporate Secretary
   f. Kebijakan Change Management Office.
   g. Kebijakan Aplikasi Sistem Monitoring Proyek.
   h. Kebijakan Dana dan Jasa.
   i. Kebijakan Hukum.
   j. Kebijakan Human Capital.
   k. Kebijakan Kepatuhan.
   l. Kebijakan Keuangan Berkelanjutan.
   m. Kebijakan Manajemen Risiko.
   n. Kebijakan Operasional.
   o. Kebijakan Pendidikan dan Pelatihan.
   p. Kebijakan Pengelolaan Penyertaan Modal, Divestasi dan Konglomerasi Keuangan.
   q. Kebijakan Perkreditan Bank.
   r. Kebijakan Perlindungan Nasabah.
   s. Kebijakan Sistem Pengendalian Intern.
   t. Kebijakan Tata Kelola.
   u. Kebijakan Tata Tertib Kerja Direksi.
   v. Kebijakan Teknologi Informasi.
   w. Kebijakan Tresuri.

Program orientasi bagi anggota Komisaris baru di tahun 2022 diselenggarakan melalui rapat internal Dewan Komisaris, rapat gabungan Dewan Komisaris dengan Direksi dan unit-unit yang terkait.

Orientation Program For New Commissioners

The Board of Commissioners induction program is carried out for members of the Board of Commissioners whom the GMS has just appointed to obtain information about the Company in order to support the implementation of their duties and responsibilities, which are carried out internally by the Board of Commissioners.

bank **bjb** has conducted an induction program for the newly appointed Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the following documents, including:

1. Bank Business Plan (RBB) 2022-2024.
2. Annual Directors' Strategy Direction (ASDT) 2022.
3. Sustainable Finance Action Plan (RAKB) 2022.
4. Articles of Association, comprising of Deed of Resolutions of GMS Number 153 dated March 30, 2022.
5. Annual Report for the 2021 Fiscal Year.
6. Sustainable Report 2021.
7. Report of the Implementation of Governance 2021.
8. Provisions of bank **bjb** in the policy level, are as follows:
   a. Accounting Policy.
   b. AML-CTF Policy.
   c. Internal Audit Policy.
   d. Business Continuity Management Policy.
   e. Corporate Secretary Policy.
   f. Change Management Office Policy.
   g. Project Monitoring System Application Policy.
   h. Funds and Service Policy.
   i. Legal Policy.
   j. Human Capital Policy.
   k. Compliance Policy.
   l. Sustainable Finance Policy.
   m. Risk Management Policy.
   n. Operational Policy.
   o. Education and Training Policy.
   p. Equity Participation, Divestments, and Financial Conglomerate Management Policy.
   q. Bank Credit Policy.
   r. Customer Protection Policy.
   s. Internal Control System Policy.
   t. Governance Policy.
   u. Directors' Code of Conduct Policy.
   v. Information Technology Policy.
   w. Treasury Policy.

The induction program for members of the Commissioners in 2022 is held through the Board of Commissioners' internal meeting, joint meetings of the Board of Commissioners and the Directors as well as relevant units.

Keputusan dan Pelaksanaan Tugas Dewan Komisaris

Dewan Komisaris bank **bjb** proaktif dalam melakukan pengawasan terhadap kinerja Direksi dan memberikan saran kepada Direksi. Bentuk pengawasan yang dilakukan Dewan Komisaris tentunya mengacu pada Anggaran Dasar Bank, ketentuan internal, POJK dan peraturan perundang–undangan yang berlaku.

Sebagai upaya di dalam menjalankan tugas dan tanggung jawabnya, selama tahun 2022 Dewan Komisaris telah melaksanakan hal-hal sebagai berikut:

1. Melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi termasuk pengawasan terhadap:
   a. Rencana Bisnis Bank;
   b. Evaluasi pencapaian kinerja bulanan;
   c. Ketentuan Anggaran Dasar dan Keputusan RUPS;
   d. Peraturan perundang–undangan, untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan bisnis Bank.

2. Melakukan tugas yang secara khusus diberikan kepadanya menurut Anggaran Dasar, peraturan perundang–undangan dan/atau keputusan RUPS, di antaranya adalah:
   a. Memantau dan melaporkan pelaksanaan *action plan* Tata Kelola Perseroan (*Good Corporate Governance*);
   b. Mengawasi dan memberikan nasihat kepada Direksi dalam menjalankan kegiatan bisnis Bank (kebijakan kepengurusan oleh Direksi);
   c. Mengawasi efektivitas penerapan GCG pada setiap tingkatan dan jenjang organisasi Bank;
   d. Mengawasi pelaksanaan Manajemen Risiko;
   e. Memantau dan mengevaluasi kinerja Direksi;
   f. Memantau kepatuhan Perseroan terhadap peraturan OJK, Bank Indonesia dan peraturan perundang–undangan yang berlaku serta komitmen kepada Bank Indonesia, Otoritas Jasa Keuangan dan pihak – pihak lainnya;
   g. Mengawasi dan memberikan nasihat terkait pelaksanaan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Bank;
   h. Mengarahkan, memantau, dan mengevaluasi pelaksanaan Rencana Bisnis Bank (RBB).
3. Menyusun pembagian tugas di antara anggota Dewan Komisaris sesuai dengan keahlian dan pengalaman masing-masing anggota Dewan Komisaris;
4. Menyusun program kerja dan target kinerja Dewan Komisaris setiap tahun serta mekanisme *review* terhadap kinerja Dewan Komisaris;
5. Mempertanggungjawabkan pelaksanaan tugas Dewan Komisaris kepada RUPS;
6. Meneliti dan menelaah laporan berkala dan Laporan Tahunan yang disiapkan Direksi, termasuk laporan hasil audit internal Bank;
7. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank,

Decision and Implementation of the Board of Commissioners' Tasks

bank **bjb**'s Board of Commissioners was proactive in supervising the performance of the Board of Directors and providing advice to the Board of Directors. The form of supervision carried out by the Board of Commissioners certainly referred to the Bank's Articles of Association, internal regulations, POJK and applicable laws and regulations.

As an effort in carrying out its duties and responsibilities, during 2022 the Board of Commissioners carried out the following:

1. Supervising the implementation of the duties and responsibilities of the Board of Directors including supervision of:
   a. Bank Business Plan;
   b. Evaluation of monthly performance achievement;
   c. Provisions of the Articles of Association and GMS Decisions;
   d. Laws and regulations, for the benefit of the Bank and in accordance with the purposes and objectives of the Bank's business.
2. Carrying out tasks specifically assigned to him according to the Articles of Association, laws and regulations and/or GMS resolutions, including:
   a. Monitor and report on the implementation of the Good Corporate Governance action plan;
   b. Supervise and provide advice to the Board of Directors in carrying out the Bank's business activities (management policy by the Board of Directors);
   c. Supervise the effectiveness of GCG implementation at every level and level of the Bank's organization;
   d. Supervise the implementation of Risk Management;
   e. Monitor and evaluate the performance of the Board of Directors;
   f. Monitor the Bank's compliance with FSA regulations, Bank Indonesia and applicable laws and regulations as well as commitments to Bank Indonesia, the Financial Services Authority and other parties;
   g. Supervise and provide advice regarding the implementation of the Bank's Anti-Money Laundering and Prevention of the Financing of Terrorism (AML-CFT) program;
   h. Direct, monitor, and evaluate the implementation of the Bank's Business Plan (RBB).
3. Arranging division of tasks among members of the Board of Commissioners in accordance with the expertise and experience of each member of the Board of Commissioners;
4. Developing a work program and performance targets for the Board of Commissioners every year as well as a review mechanism for the performance of the Board of Commissioners;
5. Responsible for carrying out the duties of the Board of Commissioners to the GMS;
6. Examining and reviewing periodic reports and Annual Reports prepared by the Board of Directors, including reports on the Bank's internal audit results;
7. Ensuring that the Board of Directors had followed up on audit findings and recommendations from the Bank's Internal

auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, Bank Indonesia dan/atau hasil pengawasan otoritas lain yang berwenang;
8. Memastikan bahwa komite yang telah dibentuk telah menjalankan tugasnya secara efektif;
9. Melaksanakan *review* atas struktur organisasi;
10. Melaksanakan *review* atas KPI Direksi.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2022, Dewan Komisaris telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:
1. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
2. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
3. Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
4. Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2022 tanggal 15 Juni 2022 tentang Persetujuan atas Revisi Rencana Bisnis PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
5. Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
6. Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
7. Surat Keputusan Dewan Komisaris Nomor 07/SK/DKO/2022 tanggal 17 November 2022 tentang Rencana Bisnis Bank Tahun 2023 – 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
8. Penunjukan Kantor Akuntan Publik terkait:
   a) Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR)
   b) Audit Penjatahan dan Biaya Emisi Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I.
   c) Penerbitan *Comfort Letter* dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022.
   d) Audit Penjatahan dan Biaya Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Subordinasi bank **bjb** Tahap II tahun 2022.
   e) Audit Laporan Keuangan bank **bjb** Tahun Buku 2022.
   f) Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun buku 2022.

Audit Work Unit, external auditors, monitoring results from the Financial Services Authority, Bank Indonesia and/or monitoring results from other authorized authorities;
8. Ensuring that the committees that had been formed carry out their duties effectively;
9. Carrying out a review of the organizational structure;
10. Carrying out a review of the Board of Directors KPI.

As part of the implementation of its duties and responsibilities, the Board of Commissioners continued to strive to encourage more effective supervision. During 2022, the Board of Commissioners issued several decisions and approvals, including:
1. Decree of the Board of Commissioners Number 01/SK/DKO/2022 dated January 4, 2022 concerning the Guidelines and Code of Conduct for the Risk Monitoring Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
2. Decree of the Board of Commissioners Number 02/SK/DKO/2022 dated January 4, 2022 concerning the Guidelines and Code of Conduct for the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
3. Decree of the Board of Commissioners Number 03/SK/DKO/2022 dated January 4, 2022 concerning the Guidelines and Code of Conduct for the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
4. Decree of the Board of Commissioners Number 04/SK/DKO/2022 dated June 15, 2022 concerning Approval of the Business Plan of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
5. Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and the Committees of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
6. Decree of the Board of Commissioners Number 06/SK/DKO/2022 dated November 4, 2022 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and the Committees of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
7. Decree of the Board of Commissioners Number 07/SK/DKO/2022 dated November 17, 2022 concerning Bank Business Plan 2023 – 2025 of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
8. Appointment of the relevant Public Accounting Firm:
   a) Corporate Social Responsibility (CSR) Fund Management Audit
   b) Allotment Audit and Public Offering with Pre-emptive Right I
   c) Issuance of Comfort Letter in the context of Public Offering of Continuous Subordinated Board III bank **bjb** Phase II 2022
   d) Allotment Audit and Continuous Public Offering III (PUB III) Subordinated Bond bank **bjb** Phase II 2022
   e) Financial Statements Audit bank **bjb** for Fiscal Year 2022
   f) Financial Statements Audit of the Financial Institution Pension Fund (DPLK) bank **bjb** for the 2022 Fiscal Year

9. Penilaian Kinerja Direksi dan Dewan Komisaris Posisi Tahun 2021 Berdasarkan Metode *Self Assessment*.
10. Persetujuan Rencana Kerja dan Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2022.
11. Persetujuan Penyediaan Dana Fasilitas Kredit
12. Persetujuan Restrukturisasi Fasilitas Kredit Kepada Pihak Terkait.
13. Persetujuan Penyesuaian Rencana Bisnis bank **bjb** Tahun 2022 – 2024.
14. Persetujuan Kebijakan Audit Internal.
15. Persetujuan Kebijakan Teknologi Informasi.
16. Persetujuan Kebijakan Anti Pencucian Uang Pencegahan Pendanaan Terorisme (APU PPT).
17. Persetujuan Penetapan *Risk Appetite Statement* (RAS) dan *Risk Tolerance* Tahun 2022.
18. Persetujuan Rencana Bisnis Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023.
19. Persetujuan Penyertaan Modal Lanjutan Kepada **bjb** Sekuritas.
20. Persetujuan atas rencana penyelamatan BPR Intan Jabar.
21. Persetujuan *Credit Line* kepada **bjb** Syariah.
22. Persetujuan Rencana Penyertaan Modal Kepada Bank Bengkulu dalam rangka Kelompok Usaha Bank (KUB).
23. Evaluasi terhadap Kebijakan, Strategi dan Kerangka Manjemen Risiko.
24. Persetujuan atas Publikasi Laporan Keuangan Triwulanan bank **bjb**.
25. Persetujuan Kebijakan Pengelolaan Penyertaan Modal, Divestasi, dan Konglomerasi Keuangan.
26. Evaluasi Dewan Komisaris Terhadap Fungsi Kepatuhan bank **bjb** Semester I – Tahun 2022.
27. Persetujuan Kebijakan Perlindungan Konsumen dan Masyarakat.
28. Tinjauan Dewan Komisaris Terhadap Laporan Penerapan Sistem Manajemen Anti Penyuapan Ruang Lingkup Pengadaan Barang Dan Jasa Di Kantor Pusat.
29. Pesetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2023.
30. Persetujuan Dokumen *Recovery* dan *Resolution Plan* bank **bjb** Tahun 2022.

Penilaian Kinerja Dewan Komisaris dan Direksi

Penilaian Kinerja Dewan Komisaris dan Direksi untuk tahun 2022 sesuai dengan Peraturan Otoritas Jasa Keuangan nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi bank umum dilakukan oleh Dewan Komisaris yang dibantu oleh Komite Nominasi dan Remunerasi kemudian disampaikan pada RUPS melalui laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan.

9. Performance Assessment of the Directors and the Board of Commissioners Position in 2021 Based on Self-Assessment Method
10. Approval of the 2022 Internal Audit Work Plan and Budget
11. Approval of Provision of Loan Facility Funds
12. Approval of Credit Facility Restructuring to Related Parties.
13. Approval of bank **bjb** Business Plan Adjustment 2022 – 2024
14. Approval of Internal Audit Policy
15. Approval of Information Technology Policy
16. Approval of Anti-Money Laundering and Counter-Terrorism Funding Policy (AML-CFT)
17. Approval of Determination on Risk Appetite Statement (RAS) and Risk Tolerance 2022.
18. Approval of bank **bjb** Financial Institution Pension Funds Business Plan (DPLK) 2023.
19. Approval of Advanced Equity Participation to bank **bjb** Securities
20. Approval of rescue plan of BPR Intan Jabar
21. Approval of Credit Line to bank **bjb** Syariah.
22. Approval of Equity Participation Plan to Bank Bengkulu of the Bank Business Group (KUB).
23. Evaluation on Policy, Strategy, and Risk Management Framework.
24. Approval on the publication of bank **bjb** the Quarterly Financial Statements.
25. Approval of Equity Participation, Divestments, and Financial Conglomerate Management Policy.
26. Evaluation of the Board of Commissioners to Compliance Function of bank **bjb** Semester I –2022.
27. Approval of Consumer and Public Protection Policy.
28. Review of the Board of Commissioners on Implementation Report of the Anti-Bribery Management System in the Scope of Procurement Goods and Service at the Head Office.
29. Approval of Sustainable Finance Action Plan (RAKB) for 2023.
30. Approval of bank **bjb** Recovery and Resolution Plan Document bank **bjb** for 2022.

Performance Assessment of the Board of Commissioners and Directors

Performance appraisal of the Board of Commissioners and Directors for 2022 in accordance with Financial Services Authority Regulation number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for commercial banks was carried out by the Board of Commissioners assisted by the Nomination and Remuneration Committee then submitted to the GMS through a report the supervisory duties of the Board of Commissioners in the Company's Annual Report.

Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dibantu oleh Komite Nominasi dan Remunerasi yang kemudian disampaikan pada RUPS melalui Laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Berdasarkan laporan tersebut RUPS memberikan pembebasan sepenuhnya terhadap pertanggungjawaban (*acquit et decharge*) Dewan Komisaris atas tugas pengawasan yang dilakukan sepanjang tahun buku 2022.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

1. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

KRITERIA EVALUASI KINERJA DEWAN KOMISARIS

Kinerja Dewan Komisaris yang dilaporkan kepada Pemegang Saham melalui RUPS dinilai berdasarkan kriteria–kriteria yang berhubungan dengan pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang mencakup aspek struktur, operasional, pengarahan, pegawasan dan pelaporan serta pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2022.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Dewan Komisaris yaitu Pemegang Saham dalam RUPS.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Dewan Komisaris telah menyusun dan melaksanakan program kerja Dewan Komisaris tahun 2022 dengan memperhatikan tugas, wewenang dan kewajiban Dewan Komisaris dalam hal pengawasan Perseroan sesuai dengan peraturan dan perundang-undangan yang berlaku. Atas pelaksanaan tugas pengawasan Perseroan oleh Dewan Komisaris, RUPS menyatakan bahwa Dewan Komisaris telah melaksanakan tugasnya dengan baik.

Hasil penilaian kinerja Dewan Komisaris secara kolektif kolegial pada tahun 2022 dinilai baik dengan pencapaian nilai sebesar 100%.

Penilaian Kinerja Direksi

Penilaian kinerja Direksi dilakukan secara kolektif kolegial dan individu melalui metode *self assessment*, berdasarkan parameter - parameter sesuai dengan ketentuan yang berlaku.

Performance Assessment of the Board of Commissioners

The performance assessment of the Board of Commissioners was assisted by the Nomination and Remuneration Committee which was then submitted to the GMS through the Board of Commissioners' supervisory duties report in the Company's Annual Report. Based on this report, the GMS provided full release of the Board of Commissioners' accountability (acquit et decharge) for the supervisory duties carried out throughout the 2022 financial year.

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE BOARD OF COMMISSIONERS

1. Assessment of the performance of the Board of Commissioners is conducted 1 (once) a year at the end of each financial year, both collectively and individually.
2. Performance appraisal became the basis for consideration in providing remuneration, especially bonuses
3. Mechanism and performance assessment indicators for the Board of Commissioners were regulated in the Nomination and Remuneration Committee Charter.

EVALUATION CRITERIA OF THE BOARD OF COMMISSIONER PERFORMANCE

The performance of the Board of Commissioners reported to Shareholders through the GMS is assessed based on the criteria related to the implementation of the duties and responsibilities of the Board of Commissioners which includes aspects of structure, operations, direction, supervision and reporting as well as the achievement of the realization of the Work Program/Annual Work Plan of the Board of Commissioners in 2022.

PARTIES THAT DO THE ASSESSMENT

The party evaluating the performance of the Board of Commissioners is the Shareholders at the GMS.

RESULTS OF THE BOARD OF COMMISSIONER PERFORMANCE ASSESSMENT

The Board of Commissioners compiled and implemented the work program of the Board of Commissioners in 2022 by considering the duties, authorities and obligations of the Board of Commissioners in terms of supervision of the Company in accordance with the applicable laws and regulations. On the implementation of the supervisory duties of the Company by the Board of Commissioners, the GMS stated that the Board of Commissioners carried out its duties properly.

The results of the collective, collegial and individual performance appraisal of the Board of Commissioners in 2022 are considered good with the achievement of a score of 100%.

Performance Assessment of the Directors

Performance appraisal of the Directors was carried out collectively, collegially and individually through the self-assessment method, based on parameters in accordance with applicable regulations.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

1. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Direksi diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Hasil penilaian Direksi yang dilakukan oleh Dewan Komisaris, tersebut disampaikan kepada Pemegang Saham, untuk diputuskan di dalam Rapat Umum Pemegang Saham Tahunan.

KRITERIA EVALUASI KINERJA DIREKSI

Kriteria penilaian kinerja Direksi adalah pencapaian atas Rencana Bisnis Bank yang telah ditetapkan.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Direksi adalah Dewan Komisaris dan Pemegang Saham dalam Rapat Umum Pemegang Saham Tahunan.

HASIL PENILAIAN KINERJA DIREKSI

Atas pelaksanaan tugas kepengurusan Perseroan oleh Direksi, RUPS dan Dewan Komisaris memutuskan bahwa Direksi telah melaksanakan tugasnya dengan baik. Hasil penilaian kinerja Direksi secara kolektif kolegial pada tahun 2022 dinilai baik dengan pencapaian nilai sebesar 100%

Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 4 (empat) komite yaitu:

1. Komite Audit
2. Komite Nominasi dan Remunerasi
3. Komite Pemantau Risiko
4. Komite Tata Kelola Terintegrasi

Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan rapat dan pelaksanaan tugas komite selama tahun buku. Uraian terkait rapat dan pelaksanaan tugas masing-masing Komite di bawah Dewan Komisaris dijelaskan pada bagian Komite di bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE DIRECTORS

1. Performance appraisal of the Directors is carried out 1 (one) time in a year at the end of each financial year, both collectively, collegial and individual.
2. Performance appraisal is the basis for consideration in the provision of remuneration, especially tantiem.
3. Mechanisms and indicators for evaluating the performance of the Directors are regulated in the Nomination and Remuneration Committee Guidelines and Work Procedures

The results of the Board of Directors' assessment carried out by the Board of Commissioners are submitted to the Shareholders, to be decided at the Annual General Meeting of Shareholders

EVALUATION CRITERIA OF THE DIRECTORS PERFORMANCE

The criteria for evaluating the performance of the Directors is the achievement of the established Bank Business Plan.

PARTIES THAT DO THE ASSESSMENT

The parties that evaluate the performance of the Directors are the Board of Commissioners and Shareholders at the Annual General Meeting of Shareholders.

RESULTS OF THE DIRECTORS 'PERFORMANCE ASSESSMENT

For the implementation of the management of the Company by the Directors, the GMS and the Board of Commissioners decide that the Directors have carried out their duties properly. The results of the collegial collective performance assessment of the Board of Directors in 2022 are considered good with a score of 100%

Performance Assessment of the Committee Under the Board of Commissioners and the Basis of the Assessment

In order to enhance the role of the Board of Commissioners in carrying out the supervisory function, the Board of Commissioners has formed 4 (four) committees namely:

1. Audit Committee
2. Nomination and Remuneration Committee
3. Risk Monitoring Committee
4. Integrated Governance Committee

The procedure for evaluating the performance of the Committees under the Board of Commissioners was carried out by the Board of Commissioners periodically, carried out 1 (one) time in a year at the end of each financial year. The criteria for evaluating the performance of the Committees under the Board of Commissioners were based on the committee's meetings and duties during the financial year. The descriptions related to the meetings and the implementation of the duties of each Committee under the Board of Commissioners were explained in the Organ and Committees section under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

Komite Audit memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Sepanjang tahun 2022, Komite Audit telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 16 (enam belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan evaluasi terhadap rencana kerja tahunan dan anggaran Satuan Kerja Audit Internal (SKAI) Tahun 2022 dan Tahun 2023 serta memberikan rekomendasi kepada Dewan Komisaris.
2. Melakukan *review* dan pemantauan atas pelaksanaan tugas Satuan Kerja Audit Internal (SKAI) yang dilakukan setiap triwulan dan dilaporkan kepada Dewan Komisaris.
3. Pemantauan pemenuhan komitmen tindak lanjut atas Hasil Audit Internal oleh SKAI.
4. Melakukan penelitian dan analisis mengenai kelayakan Auditor Eksternal (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik terkait:
   a) Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR)
   b) Audit Penjatahan dan Biaya Emisi Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I.
   c) Penerbitan *Comfort Letter* dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022.
   d) Audit Penjatahan dan Biaya Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Subordinasi bank **bjb** Tahap II tahun 2022.
   e) Audit Laporan Keuangan bank **bjb** Tahun Buku 2022.
   f) Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun buku 2022
5. Melakukan evaluasi terhadap pelaksanaan audit oleh AP dan KAP terkait:
   a) Pelaksanaan Audit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) atas Audit Laporan Keuangan bank **bjb** Tahun Buku 2021.
   b) Pelaksanaan Audit oleh Kantor Akuntan Publik Djoemarma, Wahyudin & Rekan atas Laporan Keuangan dan Portofolio Investasi Dana Pensuin Lembaga Keuangan (DPLK) bank **bjb** Tahun 2021.
6. Melakukan *review* terhadap laporan keuangan publikasi triwulanan bank **bjb**.
7. Memberikan rekomendasi tentang perbaikan pelaksanaan proses audit dan peningkatan kompetensi auditor.
8. Evaluasi terhadap pelaksanaan tugas Divisi Kepatuhan dalam pemenuhan tindaklanjut Hasil Pemeriksaan Otoritas Jasa Keuangan (OJK) serta hasil pemeriksaan eksternal lainnya.

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2022, Komite Nominasi dan Remunerasi telah menjalankan tugas

The Audit Committee had duties and responsibilities to assist the Board of Commissioners in supervising the effectiveness of the internal control system, internal audit and financial reporting processes. Throughout 2022, the Audit Committee carried out its duties and responsibilities well. The Audit Committee held 16 (sixteen) meetings and carried out its duties, which include:

1. Evaluate the annual work plan and budget of the Internal Audit Work Unit (SKAI) for 2022 and 2023 and provide recommendations to the Board of Commissioners.
2. Reviewing and monitoring the implementation of the duties of the Internal Audit Unit (SKAI) carried out every quarter and reported to the Board of Commissioners.
3. Monitoring the fulfillment of follow-up commitments on Internal Audit Results by SKAI.
4. Conduct research and analysis regarding the feasibility of External Auditors (AP and KAP) and provide recommendations to the Board of Commissioners regarding the Appointment of the relevant Public Accounting Firm:
   a) Corporate Social Responsibility (CSR) Fund Management Audit
   b) Allotment Audit and Public Offering with Pre-emptive Right I.
   c) Issuance of Comfort Letter in the context of Public Offering of Continuous Subordinated Board III bank **bjb** Phase II 2022.
   d) Allotment Audit and Continuous Public Offering III (PUB III) Subordinated Bond bank **bjb** Phase II 2022.
   e) Financial Statements Audit bank **bjb** for the 2022 Fiscal Year.
   f) Financial Statements Audit of the Financial Institution Pension Fund (DPLK) bank **bjb** for the 2022 Fiscal Year
5. Evaluate the implementation of the audit by the relevant AP and KAP:
   a) Audit Implementation by Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) on Financial Statements Audit bank **bjb** for the 2021 Fiscal Year.
   b) Audit Implementation by Public Accounting Firm Djoemarma, Wahyudin & Rekan on Financial Statements and Investment Portfolio of bank **bjb** Financial Institution in 2021.
6. Reviewing the quarterly published financial statements of bank **bjb**.
7. Providing recommendations on improving the implementation of the audit process and increasing the competence of auditors.
8. Evaluation of the implementation of the duties of the Compliance Division in the fulfillment of follow-up on the results of the Financial Services Authority (FSA) examination as well as the results of other external audits.

The Nomination and Remuneration Committee functions to assist the Board of Commissioners in carrying out their functions and duties in areas related to the nomination and remuneration of members of the Directors and Board of Commissioners. Throughout 2022, the Nomination and Remuneration Committee

dan tanggungjawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 13 (tiga belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS Tahunan Tahun Buku 2021.
2. Memberikan rekomendasi kepada Dewan Komisaris terkait perpanjangan perjanjian kerja anggota Komite dari pihak independen.
3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi Pengurus dan Pegawai
4. Melakukan *self assessment* kinerja Pengurus bank **bjb**.

Komite Pemantau Risiko berfungsi untuk membantu Dewan Komisaris dalam memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik. Sepanjang tahun 2022, Komite Pemantau Risiko telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 (delapan) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Melakukan Kajian Terkait dengan *Governance, Risk & Complience*.
2. Melakukan *Review* Pedoman dan Tata Kerja Komite Pemantau Risiko.
3. Melaksanakan Pemantauan Tingkat Kesehatan Bank (TKB) bank **bjb** dan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** setiap semester secara berkala.
4. Mengevaluasi tingkat risiko melalui penelaahan dan pembahasan Laporan *self assessment* Profil Risiko secara berkala.
5. Melakukan evaluasi atas *Stress Test* atas Risiko Pasar dan Risiko Kredit.
6. Mengevaluasi *Root Cause Credit Risk* (RCCR) secara berkala.
7. Melakukan evaluasi terhadap pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan pada Unit DPLK bank **bjb**.
8. Melakukan Evaluasi Kebijakan, Strategi dan Kerangka Manajemen Risiko.

Komite Tata Kelola Terintegrasi berfungsi untuk membantu Dewan Komisaris dalam melakukan pengawasan terhadap pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan dalam konglomerasi keuangan bank **bjb**. Sepanjang tahun 2022, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 6 (Enam) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tata kelola terintegrasi dalam konglomerasi keuangan bank **bjb**.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi Direktur yang membawahkan fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.

carried out its duties and responsibilities well. The Nomination and Remuneration Committee held 13 (thirteen) meetings and carried out its duties, which include:

1. Conducting the nomination process for the position of the Management at the 2021 Annual GMS.
2. Providing recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
3. Evaluating and provide recommendations to the Board of Commissioners regarding the remuneration policy for Management and Employees
4. Conducting a self-assessment of the performance of bank **bjb** management.

The Risk Monitoring Committee functions to assist the Board of Commissioners in monitoring risk and assessing the risk tolerance that could be taken by the Bank, evaluating improvements made to the Bank's risk management policies, procedures and practices to ensure that risk management had been carried out properly. Throughout 2022, the Risk Monitoring Committee carried out its duties and responsibilities well. The Risk Monitoring Committee held 8 (eight) meetings in accordance with its duties and responsibilities, including:

1. Reviewing related to Governance, Risk & Compliance.
2. Reviewing the Guidelines and Work Procedures of the Risk Monitoring Committee.
3. Monitoring the Semester Bank Soundness Level (TKB) and Financial Institution Pension Funds bank **bjb** (DPLK) periodically.
4. Evaluating the review and discussion on the risk rating based on the Risk Profile Self-Assessment Report.
5. Evaluating Stress Test on Market Risk and credit Risk.
6. Evaluating Root Cause Credit Risk (RCCR) periodically.
7. Evaluating the Implementation of the Risk Management and Compliance Function at bank **bjb** DPLK Unit.
8. Evaluating Policy, Strategy, and Risk Management Framework.

The Integrated Governance Committee functions to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions in the bank **bjb** financial conglomerate. Throughout 2022, the Integrated Governance Committee carried out its duties and responsibilities well. The Integrated Governance Committee held 6 (six) meetings and carried out its duties, which include:

1. Monitoring and evaluating the implementation of integrated governance in the bank **bjb** financial conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Director in charge of Supervision of Financial Services Institutions in Financial Conglomerates.

3. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
4. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
5. Melakukan pemantauan dan evaluasi atas tindaklanjut terhadap hasil evaluasi satuan kerja audit internal terintegrasi, satuan kepatuhan terintegrasi dan satuan manajemen risiko terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

Anggota Dewan Komisaris diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Pedoman dan Tata Tertib Dewan Komisaris serta peraturan perundang-undangan yang berlaku. Komisaris diangkat untuk jangka waktu tertentu dan berakhir apabila:

1. Kehilangan Kewarganegaraan Indonesia.
2. Mengundurkan diri.
3. Meninggal dunia dalam masa jabatannya.
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku.
5. Diberhentikan berdasarkan keputusan RUPS atas dasar:
   a. Tidak lagi memenuhi persyaratan yang berlaku.
   b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.
6. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.
7. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 60 (enam puluh) hari setelah diterimanya surat pengunduran diri. Apabila RUPS tidak diselenggarakan dalam jangka waktu tersebut maka pengunduran diri anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan pengunduran diri tersebut dalam RUPS yang akan datang.
8. Apabila anggota Dewan Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan oleh RUPS dan telah diangkat anggota Dewan Komisaris yang baru, sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris.
9. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggungjawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.

3. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Unit, the Integrated Risk Management Unit and the Integrated Compliance Unit.
4. Monitoring the Performance and Risk Profile of subsidiaries and related companies in financial conglomerates.
5. Melakukan pemantauan dan evaluasi atas tindaklanjut terhadap hasil evaluasi satuan kerja audit internal terintegrasi, satuan kepatuhan terintegrasi dan satuan manajemen risiko terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

Mechanism of Termination and Withdrawal of the Board of Commissioners

Members of the Board of Commissioners are appointed and dismissed by the GMS with the requirements and procedures set out in the Board of Commissioners' Guidelines and Rules and applicable laws and regulations. Commissioners are appointed for a certain period and end if:

1. Loss of Indonesian Citizenship.
2. Resign.
3. Passed away during the term of office.
4. The term of office ends, unless re-appointed in accordance with the applicable provisions
5. Dismissed based on the GMS decision on the basis of:
   a. No longer meets the applicable requirements.
   b. Not carrying out its functions properly in accordance with applicable regulations.
6. Members of the Board of Commissioners had the right to resign from their positions by notifying in writing of the intent to the Board of Commissioners with a copy to the Directors.
7. The Company was required to hold a GMS to decide on the application for resignation of members of the Board of Commissioners within a period of no later than 60 (sixty) days after receipt of the resignation letter. If the GMS was not held within that time period, the resignation of the members of the Board of Commissioners became valid without requiring the approval of the GMS, however, the Company was obliged to submit the resignation report at the upcoming GMS.
8. If a member of the Board of Commissioners resigned so that the number of members of the Board of Commissioners became less than 3 (three) people, then the resignation was valid if it was determined by the GMS and a new member of the Board of Commissioners had been appointed, thus meeting the minimum requirements for the number of members of the Board of Commissioners.
9. The member of the Board of Commissioners who resigned was still obliged to complete his/her duties and responsibilities in accordance with the provisions of the articles of association as a member of the Board of Commissioners until the date his resignation became effective.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Para anggota Dewan Komisaris dan Direksi diangkat dan diberhentikan oleh RUPS. Calon anggota Dewan Komisaris dan Direksi terlebih dahulu dipilih oleh Komite Nominasi dan Remunerasi berdasarkan persyaratan anggota Komisaris yang sesuai dengan Anggaran Dasar serta ketentuan yang berlaku. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A.

RUPS dapat mengangkat Dewan Komisaris dan Direksi yang selanjutnya dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari OJK sesuai ketentuan yang berlaku. Dalam hal calon anggota Dewan Komisaris dan Direksi yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh OJK, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris dan Direksi.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan diturunkan dalam ketentuan internal bank **bjb** dalam Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi. Pemberian remunerasi bagi anggota Dewan Komisaris dan Direksi dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris dan Direksi berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris dan Direksi berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Perseroan dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris dan Direksi juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

Prosedur Penetapan Remunerasi

Prosedur standar penetapan remunerasi Dewan Komisaris dan Direksi ditetapkan sebagai berikut:

1. Dewan Komisaris meminta Komite Nominasi dan Remunerasi untuk menyusun rancangan usulan remunerasi.
2. Komite Nominasi dan Remunerasi meminta pihak independen untuk menyusun rancangan remunerasi.

Nomination and Remuneration of the Board of Commissioners and Directors

Board of Commissioners and Directors Nomination Procedures

he members of the Board of Commissioners and the Directors are appointed and dismissed by the GMS. Candidates for the members of the Board of Commissioners and the Directors are first selected by the Nomination and Remuneration Committee based on the members of the Board of Commissioners following the Articles of Association and applicable regulations. Candidates for members of the Board of Commissioners proposed at the GMS must be proposed by Series A Shareholders.

The GMS may appoint the Board of Commissioners and the Directors, which will be declared effective after passing the fit and proper test from the OJK following applicable regulations. Suppose the candidate members of the Board of Commissioners and the Directors whom the GMS has appointed have not been declared to have passed the fit and proper test by the FSA. In that case, those who are members of the Directors do not have the rights and obligations as members of the Board of Commissioners and Directors.

Remuneration Policy of Board of Commissioners and Directors

Remuneration of Board of Commissioners and Directors shall refer to the prevailing provisions of the Financial Services Authority Regulation No. 45/POJK.03/2015 dated December 23, 2015 concerning the implementation of governance in the provision of remuneration for commercial banks and circular letter of Financial Services Authority No. 40/SEOJK.03/2016 dated September 26, 2016 concerning the implementation of governance in remuneration for commercial banks and derived in the internal understanding of bank **bjb** in the Decree of the Directors No. 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors. Remuneration for members of the Board of Commissioners and directors is calculated based on the formula stipulated by the GMS. Each member of the Board of Commissioners and directors has the right to receive a monthly compensation. The BOC and BOD are entitled to a tantiem based on the performance and achievement of the company with the magnitude specified in the GMS. Board of Commissioners and Directors are also entitled to benefit when they have no longer served as Board of Commissioners or Directors.

Remuneration Assignment Procedure

The standard procedure for determining remuneration for the Board of Commissioners and Board of Directors is as follows:

1. The Board of Commissioners asks the nomination and remuneration committee to draft a remuneration proposal.
2. Nomination and remuneration Committee requests independent Parties to draft remuneration plan.

3. Komite Nominasi dan Remunerasi mengusulkan kepada Dewan Komisaris mengenai remunerasi.
4. Dewan Komisaris mengusulkan remunerasi bagi anggota Dewan Komisaris dan Direksi kepada RUPS.
5. RUPS menetapkan remunerasi bagi anggota Dewan Komisaris dan Direksi.

3. The nomination and remuneration committee proposes to the Board of Commissioners regarding remuneration.
4. The Board of Commissioners proposes remuneration for members of the Board of Commissioners and directors to the GMS.
5. GMS stipulates remuneration for Board of Commissioners and Directors.

Indikator Penetapan Remunerasi

Dalam menetapkan indikator Dewan Komisaris dan Direksi bank **bjb** mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dengan mempertimbangkan hal-hal sebagai berikut:
1. Faktor skala usaha.
2. Faktor kompleksitas usaha.
3. Tingkat inflasi.
4. Kondisi dan kemampuan keuangan Perusahaan.
5. Faktor-faktor lain yang relevan, serta tidak boleh bertentangan dengan peraturan perundang-undangan.

Remuneration Determination Indicators

n establishing the indicator of the Board of Commissioners and Directors of bank **bjb** referring to regulation of the Financial Services Authority No. 45/POJK.03/2015 concerning the implementation of governance in remuneration for commercial banks by providing the following things:
1. Business scale factor.
2. Factors of complexity need.
3. Inflation rate.
4. Company's financial conditions and capabilities.
5. Other relevant factors, and should not be contrary to statutory regulations.

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Struktur Remunerasi Direksi

Struktur remunerasi anggota Direksi yang mengacu pada Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi, sebagai berikut:

Structure and Number of Remuneration/ Components of Board of Commissioners and Directors

Remuneration Structure of Board of Directors

The remuneration structure of members of the Board of Directors as referred to in the Decree of the Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operating Procedures for Income, Allowance, and Facilities for the Board of Commissioners and Directors, as follows:

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
1	Gaji Salary	
		Direktur Utama sebesar 100% President Director 100%
		Direktur sebesar 80% Director 80%
	Tantiem Tantiem/Bonuses	Ditentukan dalam Rapat Umum Pemegang Saham Determined in the General Meeting of Shareholders.
		Tantiem merupakan remunerasi yang bersifat Variabel dapat diberikan dalam bentuk tunai dan/ atau saham Tantiem/bonuses became a variable remuneration that could be given in the form of cash and/or share
		Material Risk Takers atas penerima *tantiem* yang ditetapkan oleh Perseroan adalah Direksi, tantiem untuk *Material Risk Takers* diberikan dengan proporsi sebagai berikut: a. 90% tunai dan diberikan secara langsung sesuai ketentuan b. 10% ditangguhkan sebagai *Long Term* Insentif terdiri dari 5% tunai dan 5% saham Material Risk Takers to the recipient determined by the Bank were the Directors, tantiem/bonuses for Material Risk Takers was given in the following proportions: a. 90% cash and given directly according to the provisions b. 10% deferred as Long-Term Incentives consisting of 5% cash and 5% shares
		Pemberian *long term* insentif diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun Long-Term Incentives were granted within a suspension period of 3 (three) years
		Malus terjadi apabila *Material Risk Takers* terindikasi *fraud* Malus occurred when Material Risk Takers were indicated as Fraud

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
2	Fasilitas dan Tunjangan Facilities and Benefits	
	Hari Raya Holiday	Anggota Direksi diberikan tunjangan Hari Raya Keagamaan sebesar 2 (dua) kali gaji setiap tahun. Members of the Directors are provided Religious Holiday allowance of 2 (two) times salary annually.
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Perseroan dan dapat dimiliki The Company provides and it can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Cuti dan Bekal Cuti Leave and Leave Provisions	1 (satu) kali gaji 1 (one) time salary
	Tunjangan Hari Tua Pension	Perseroan mengikut sertakan Direktur dalam program Tunjangan Hari Tua The Company includes the Directors in the Old Age Allowance program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office
	Perjalanan Dinas Official Travel	Diberikan uang saku perjalanan dinas, akomodasi, dan transportasi sesuai ketentuan Given pocket money for official travel, accommodation, and transportation in accordance with the provisions
	Manfaat Pensiun Retirement Benefits	Direktur Diikutsertakan program pensiun iuran pasti Directors are included in the defined contribution pension plan
	Asuransi Jabatan Position Insurance	Direktur Utama sebesar 70.000 USD dan bagi Direktur sesuai formulasi gaji President Director is 70.000 USD and the Directors is according to salary formula
	Fasilitas Kesehatan dan *Medical Check Up* Medical Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri maupun luar negeri Medical facilities include husband/wife and dependent children for a maximum 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Medical Facilities and Medical Official House and Lodging Facilities	Direktur Utama Rp20.000.000 dan Direktur sebesar Rp15.000.000 President Directors is Rp20.000.000 and the Directors is Rp15.000.000
	Fasilitas Komunikasi Communication Facilities	3 (tiga) perangkat 3 (three) devices
	Insentif Prestasi Kerja Work Achievement Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3	Bantuan Hukum Legal Protection Assistance	
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai *plafon* Given according to the Ceiling

Struktur Remunerasi Dewan Komisaris

Remunerasi Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang PenerapanTata Kelola Dalam Pemberian Remunerasi bagi Bank Umum dan diturunkan dalam ketentuan internal dalam Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan, Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi.

Pemberian remunerasi bagi anggota Dewan Komisaris dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris berhak menerima sejumlah kompensasi yang diberikan

Remuneration Structure of Board of Commissioners

The remuneration of the Board of Commissioners refers to Financial Services Authority Regulation Number 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks and Circular Letter of Financial Services Authority Number 40/SEOJK.03/2016 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks and derived in the internal understanding in the Decree of the Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operating Procedures for Income, Allowance, and Facilities for the Board of Commissioners and Directors.

Remuneration for members of the Board of Commissioners is calculated based on the formula stipulated by the GMS. Each member of the Board of Commissioners has the right to receive a monthly

secara bulanan. Dewan Komisaris berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Perseroan dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

Adapun struktur remunerasi Dewan Komisaris berdasarkan Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan, dan Fasilitas Bagi Dewan Komisaris dan Direksi sebagai berikut:

compensation. The Board of Commissioners is entitled to a tantiem/bonuses based on the performance and achievement of the Bank with magnitude specified in the GMS. The Board of Commissioners is also entitled to benefits when they have no longer served as the Board of Commissioners of Directors.

The remuneration structure of the Board of Commissioners is based on the Decree of the Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operating Procedures for Income, Allowance, and Facilities for the Board of Commissioners and Directors as follows:

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
1	Honorarium dan Tantiem Honorarium and Tantiem	
	Honorarium Honorarium	Komisaris Utama Independen sebesar 60% dari Direktur Utama. Independent President Commissioner is 60% of the President Director.
		Anggota Dewan Komisaris sebesar 50% dari Direktur Utama. Members of the Board of Commissioners are 50% of the President Director.
	Tantiem Tantiem/Bonuses	1. Ditentukan dalam Rapat Umum Pemegang Saham 2. Tantiem Bagi Dewan Komisaris diberikan sebagai berikut: a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai. b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung. 1. Determined in the General Meeting of Shareholders. 2. The Board of Commissioners' bonuses were given as follows: a. Independent President Commissioner and Independent Commissioner are given entirely directly in the form of cash. b. Commissioners are given 3% in the form of shares, and the rest was given in cash directly.
2	Fasilitas dan Tunjangan Facilities and Benefits	
	Hari Raya Holiday	Dewan Komisaris diberikan tunjangan Hari Raya sebesar 2 (dua) kali honorarium. The Board of Commissioners is given Holiday Allowance 2 (two) times honorarium.
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Perseroan dan dapat dimiliki Company provides and it can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Tunjangan Hari Tua Pension	Perseroan mengikutsertakan Dewan Komisaris dalam Program Tunjangan Hari Tua The Company includes the Board of Commissioners in the Old Age Allowance Program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office
	Perjalanan Dinas Official Travel	Diberikan sebesar 75% dari dinas Direksi Given 75% of the service of the Directors
	Asuransi Jabatan Position Insurance	Sesuai formula gaji According to the salary formula
	Fasilitas Kesehatan dan *Medical Check Up* Health Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri dan luar negeri Health Facilities include husband/wife and dependent children for a maximum of 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Official House and Lodging Facilities	Disediakan penginapan Provided accommodation
	Fasilitas Komunikasi Communication Facilities	2 (dua) perangkat 2 (two) devices
	Insentif Prestasi Kerja Work Performance Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3	Bantuan Hukum Legal Assistance	
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai Plafon Given according to the Ceiling

Paket Remunerasi dan Fasilitas yang Diterima oleh Dewan Komisaris dan Direksi

Paket Remunerasi dan fasilitas yang diterima oleh Dewan Komisaris dan Direksi mencakup struktur Remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

Remuneration Packages and Facilities Received by The Board of Commissioners and Directors

The remuneration package and the facilities received by the Board of Commissioners and directors include the remuneration structure and the details of the nominal amount, as in the table below:

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah yang Diterima Dewan Komisaris dalam 1 Tahun Amount Received by the Board of Commissioners in 1 Year		Jumlah yang Diterima Direksi dalam 1 Tahun Amount Received by the Board of Directors in 1 Year	
	Orang Number of Officers	Jumlah (dalam Juta Rupiah) Total (in million Rupiah)	Orang Number of Officers	Jumlah (dalam Juta Rupiah) Total (in million Rupiah)
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, routine allowance, tantiem, and other non-natura facilities)	7	26,997	8	103,706
Fasilitas lain dalam bentuk natura (perumahan, transport, asuransi, dan sebagainya) yang dapat dimiliki tidak dapat dimiliki Other facilities in kind (housing, transport, insurance, etc.) that can be owned cannot be owned	2	800	-	-
Total	7	27,797	8	103,706

Keterangan : Termasuk Direksi dan Dewan Komisaris yang berhenti menjabat di tahun 2021
Notes : Including the Board of Directors and Board of Commissioners who will stop serving in 2021

Remunerasi Dewan Komisaris dan Direksi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut.

The remuneration of the Board of Commissioners and the Directors in one year is grouped in the range of income levels as follows.

Tabel Kelompok Jumlah Remunerasi Dewan Komisaris dan Direksi
Table of Group of Amount of Remuneration for the Board of Commissioners and Directors

Jumlah Remunerasi per orang dalam 1 (satu) tahun Total Remuneration per person in 1 (one) year	Jumlah Dewan Komisaris Total Board of Commissioners	Jumlah Direksi Number of Directors
Di atas Rp 2 Milyar Above IDR 2 billion	3	8
Di atas Rp 1 Milyar – Rp 2 Milyar Above IDR 1 billion – IDR 2 billion	4	-
Di atas Rp 500 Juta – Rp 1 Milyar Above IDR 500 million – IDR 1 billion	-	-
Rp 500 Juta ke bawah IDR 500 Million and below	-	-

Transparansi Kepemilikan Saham Direksi dan Dewan Komisaris

Transparency of Share Ownership of Board of Directors and Board of Commissioners

Kepemilikan Saham Anggota Direksi dan Dewan Komisaris

Share Ownership of Members of The Board of Directors and Board of Commissioners

Direksi dan Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Perseroan maupun pada perusahaan lain yang berkedudukan di dalam dan di luar negeri.

The Directors and the Board of Commissioners are obliged to disclose share ownership that reaches out 5% (five percent) or more, either in the Bank or in other companies domiciled in domestic and abroad.

KEPEMILIKAN SAHAM DIREKSI **SHARE OWNERSHIP OF THE DIRECTORS**

Nama Name	Jabatan Position	Kepemilikan Saham (lembar) Share Ownership (shares)
		bank bjb bank bjb
Yuddy Renaldi	Direktur Utama President director	1.462.383
Tedi Setiawan	Direktur Operasional Director of Operations	906.791
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	906.801
Nia Kania	Direktur Keuangan Director of Finance	1.647.090
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	1.433.290
Cecep Trisna	Direktur Kepatuhan Director of Compliance	135.510
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprise (MSMEs)	394.242

KEPEMILIKAN SAHAM DEWAN KOMISARIS **OWNERSHIP OF BOARD OF COMMISSIONERS**

Nama Name	Jabatan Position	Kepemilikan Saham (lembar) Share Ownership (shares)
		bank bjb bank bjb
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Nihil None
Setiawan Wangsaatmaja*	Komisaris Commissioner	Nihil None
Muhadi	Komisaris Commissioner	3.002.708
Diding Sakri*	Komisaris Independen Independent Commissioner	Nihil None
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Nihil None

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022.
* Appointed based on the Annual General Meeting of Shareholders on March 30, 2022 and effective July 19 2022.

Pembelian/Penjualan Saham Dewan Komisaris dan Direksi

Transaksi kepemilikan saham Direksi dan Dewan Komisaris Perseroan termasuk pada penyampaian laporan kepada Regulator mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.04/2017 Tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka serta Surat Keputusan Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Informasi dilaporkan kepada Sekretaris Perusahaan paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan. Anggota Direksi atau anggota Dewan Komisaris wajib melaporkan kepada OJK atas kepemilikan dan setiap perubahan kepemilikannya atas saham Perusahaan Terbuka baik langsung maupun tidak langsung. Laporan wajib disampaikan paling lambat 10 (sepuluh) hari sejak terjadinya kepemilikan atau perubahan kepemilikan atas saham Perusahaan Terbuka tersebut.

Shares Purchase/Sale of The Board of Commissioners and Directors

Share ownership transactions for the Board of Directors and the Board of Commissioners of the Company included submitting reports to Regulators referring to the Financial Services Authority Regulation Number 11/POJK.04/2017 Concerning Ownership Reports or Any Changes in Public Company Share Ownership and Directors Decree Number 0681/SK/DIR-CS /2019 concerning Guidelines for Management of Capital Market Activities. Information is reported to the Corporate Secretary no later than 3 (three) working days after the ownership or any change in ownership of the Company's shares. Members of the Board of Directors or members of the Board of Commissioners must report to FSA the ownership and any changes in their ownership of the shares of the Public Company, either directly or indirectly. The report must be submitted no later than 10 (ten) days after the ownership or change in ownership of the shares of the Public Company.

Adapun transaksi kepemilikan saham Direksi dan Dewan Komisaris selama tahun 2022 adalah sebagai berikut:

The share ownership transactions for the Board of Directors and the Board of Commissioners for 2022 were as follows:

Nama Name	Jabatan Position	Tanggal Transaksi Transaction date	Pembelian/Penjualan Saham Purchase/Sell of Shares	Jumlah Saham yang dibeli/jual Number of Shares purchased/sold
Yuddy Renaldi	Direktur Utama President director	9 Maret 2022 March 9, 2022	Pembelian Purchase	70.101 lembar / shares
Tedi Setiawan	Direktur Operasional Director of Operations	15 Maret 2022 March 15, 2022	Pembelian Purchase	39.000 lembar / shares
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	9 Maret 2022 March 9, 2022	Pembelian Purchase	39.010 lembar / shares
Nia Kania	Direktur Keuangan Director of Finance	9 Maret 2022 March 9, 2022	Pembelian Purchase	73.100 lembar / shares
		15 Maret 2022 March 15, 2022	Pembelian Purchase	13.800 lembar / shares
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	16 Maret 2022 March 16, 2022	Pembelian Purchase	73.100 lembar / shares
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	27 April 2022 April 27, 2022	Pembelian Purchase	305.552 lembar / shares
Muhadi	Komisaris Commissioner	9 Maret 2022 March 9, 2022	Pembelian Purchase	189.038 lembar / shares

Kebijakan Keberagaman Dewan Komisaris dan Direksi

Kebijakan keberagaman Komposisi Dewan Komisaris dan Direksi bank **bjb** mengacu pada rekomendasi Otoritas Jasa Keuangan yang dituangkan dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dinyatakan bahwa komposisi Dewan Komisaris dan Direksi wajib memperhatikan keberagaman komposisi Dewan Komisaris dan Direksi. Keberagaman komposisi Dewan Komisaris dan Direksi merupakan kombinasi karakteristik baik dari segi Dewan Komisaris dan Direksi maupun anggota Dewan Komisaris dan Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris serta yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas. Kebijakan keberagaman komposisi Dewan Komisaris bank **bjb** mengacu pada SEOJK tersebut.

Pada tahun 2022, keberagaman komposisi Dewan Komisaris Perseroan tercermin dalam pendidikan, pengalaman kerja dan usia. Dalam komposisi Dewan Komisaris belum terdapat anggota

Policies on Diversity of Board of Commissioners and Directors

The policies on diversity of the bank **bjb** Board of Commissioners and Directors Composition refers to the recommendation of the Financial Services Authority Circular Letter Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance stated that the composition of the Board of Commissioners and Directors must pay attention to the diversity of the composition of the Board Commissioners and Directors. The diversity of the composition of the Board of Commissioners and Directors is a combination of characteristics both in terms of Board of Commissioners and Directors as well as members of the Board Commissioners and the Directors individually, according to the needs of the Public Company. These characteristics can be reflected in the determination of expertise, knowledge and experience needed in the implementation of supervisory duties and providing advice by the Board of Commissioners and those appropriate to the division of tasks and functions and the Director's positions in achieving the goals of the Public Company. The composition that has taken into account the needs of the public company is a positive thing, especially related to decision making in the context of implementing the supervisory function carried out by considering a boarder range of aspects. The policies on diversity on the composition of bank **bjb** Board of Commissioners refers to the SEOJK.

In 2022, the diversity of the composition of the Bank's Board of Commissioners is reflected in education, work experience and age. There is no female member of the Board of Commissioners

Dewan Komisaris wanita. Hal ini dikarenakan bahwa Perseroan lebih menekankan pada profesionalitas tanpa memandang gender. Keberagaman komposisi Dewan Komisaris dapat dilihat sebagaimana dalam tabel di bawah ini:

in the composition of the Board of Commissioners. This is because the Bank places more emphasis on professionalism regardless of gender. The diversity of the composition of the Board of Commissioners can be seen in the table below:

Tabel Keberagaman Komposisi Dewan Komisaris

Table of Diversity in the Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	64 Tahun 64 Years Old	Laki-laki Man	- Sarjana Ekonomi - Master Business Administration - Bachelor in Economics - Master of Business Administration	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Perbankan Banking
Setiawan Wangsaatmaja*	Komisaris Commissioner	59 Tahun 59 Years Old	Laki-laki Man	- Sarjana bidang Teknik Lingkungan - Master of Sanitary Engineering - Master of Environmental Engineering - Doktoral bidang Teknik Lingkungan - Bachelor in Environmental Engineering - Master of Sanitary Engineering - Master of Environmental Engineering - Doctor of Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.	Managerial Managerial
Muhadi	Komisaris Commissioner	68 Tahun 68 Years Old	Laki-laki Man	- Sarjana Teknik Geodesi - Magister Perencanaan Wilayah dan Kota - Bachelor in Geodesy - Master of Urban and City Planning	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.	Managerial Managerial
Diding Sakri*	Komisaris Independen Independent Commissioner	45 Tahun 45 Years Old	Laki-laki Man	- Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) - Master of Arts (double degree) - PhD bidang Development Economics - Bachelor in Planology (Urban and City Planning) - Master of Arts (double degree) - PhD of Development Economics	Memiliki pengalaman penelitian di bidang perekonomian Has research experience in the field of economics	Ekonomi Economics
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	50 Tahun 50 Years Old	Laki-laki Man	- Sarjana Ekonomi - Master Ekonomi - Doktor bidang Ekonomi - Bachelor of Economics - Master of Economics - Doctor of Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in the field of education	Ekonomi Economics

*Diangkat berdasarkan RUPS Tahunan tanggal 30 Maret 2022 dan efektif tanggal 19 Juli 2022.
* Appointed based on the Annual General Meeting of Shareholders on March 30, 2022 and effective July 19 2022.

Selain itu, keberagaman komposisi Direksi pada tahun 2022 juga tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

In addition, the diversity of the composition of the Board of Directors in 2022 is also reflected in education, work experience, age and gender, which can be seen in the table below:

Tabel Keberagaman Komposisi Direksi

Table of Diversity in the Composition of the Directors

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Yuddy Renaldi	Direktur Utama President Director	58 Tahun 58 Years Old	Laki-laki Man	- Sarjana bidang Ekonomi Akutansi - Master bidang Manajemen - Bachelor in Accounting Economics - Master in Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Akuntansi, Manajemen Accounting, Management
Tedi Setiawan	Direktur Operasional Director of Operations	56 Tahun 56 Years Old	Laki-laki Man	- Sarjana bidang Administrasi Negara - Master bidang Manajemen Keuangan - Bachelor in State Administration - Master in Financial Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Administransi Negara, Manajemen Keuangan. State Administration, Financial Management.
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	47 tahun 47 Years Old	Laki-laki Man	- Sarjana bidang Teknik Sipil - Master bidang Civil & Environment Engineering - Bachelor in Civil Engineering - Master in Civil & Environment Engineering	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Teknik Sipil Civil Engineering
Nia Kania	Direktur Keuangan Director of Finance	56 tahun 56 Years Old	Perempuan Woman	Sarjana Bidang Ekonomi Bachelor in Economics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi Economics
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	54 tahun 54 Years Old	Perempuan Woman	Sarjana Bidang Statistika Bachelor in Statistics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Statistika, Manajemen Statistics, Management
Cecep Trisna	Direktur Kepatuhan Director of Compliance	55 Tahun 55 Years Old	Laki-laki Man	Sarjana bidang Manajemen Bachelor in Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi, Kepatuhan dan Manajemen Risiko Economics, Compliance and Risk Management
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	41 tahun 41 Years Old	Perempuan Woman	Sarjana Bidang Geofisika dan Meteorologi Bachelor in Geophysics and Meterology	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi Economics

Organ dan Komite di Bawah Dewan Komisaris

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain:

1. Komite Audit
2. Komite Pemantau Risiko
3. Komite Nominasi dan Remunerasi
4. Komite Tata Kelola Terintegrasi

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris diangkat oleh Perseroan yang bertugas membantu kelancaran kegiatan administrasi pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Sekretaris Dewan Komisaris bertanggung jawab kepada Direktur Utama. Sekretaris Dewan Komisaris bertanggung jawab untuk mengkoordinasikan kegiatan identifikasi, perencanaan dan pelaksanaan strategi pengelolaan kegiatan kesekretariatan dan protokoler Dewan Komisaris demi terciptanya fungsi Kesekretariatan Dewan Komisaris yang berjalan efektif, efisien dan mendukung kelancaran aktivitas Dewan Komisaris.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Secara struktural Sekretaris Dewan Komisaris bertanggung jawab langsung kepada Direktur Utama dan secara fungsional bertanggung jawab langsung kepada Dewan Komisaris. Adapun tugas dan tanggung jawab Sekretaris Dewan Komisaris meliputi:

1. Mengelola penyusunan kebijakan dan/prosedur bidang *corporate secretary*
   a. Menyusun Pedoman tata tertib Dewan Komisaris
   b. Menyusun Pedoman tata tertib Komite Dewan Komisaris
   c. Menyusun kebijakan dan/atau prosedur lain terkait Kesekretariatan Dewan Komisaris
2. Mengelola rencana dan aktivitas *reward management* untuk Dewan Komisaris
   a. Pengelolaan administrasi penghasilan, tunjangan dan fasilitas bagi Dewan Komisaris
   b. Pengelolaan administrasi remunerasi dan fasilitas anggota Komite Dewan Komisaris
   c. Laporan administrasi remunerasi Dewan Komisaris dan anggota Komite Dewan Komisaris
3. Mengelola kegiatan kesekretariatan perusahaan untuk Dewan Komisaris
   a. Strategi dan rencana pengelolaan kegiatan kesekretariatan Dewan Komisaris
   b. Laporan aktivitas kesekretariatan dan protokoler Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi)

Organs and Committees Under the Board of Commissioners

In order to support the effectiveness of their duties and responsibilities, the Board of Commissioners is assisted by the Secretary of the Board of Commissioners and Committees that are responsible to the Board of Commissioners, namely:

1. Audit Committee
2. Risk Monitoring Committee
3. Nomination and Remuneration Committee
4. Integrated Governance Committee

Secretary of Board of Commissioners

The Secretary of the Board of Commissioners appointed by the Company whose task is to assist with the smooth running of administrative activities carrying out the duties and responsibilities of the Board of Commissioners. The Secretary of the Board of Commissioners is responsible to the President Director. The Secretary of the Board of Commissioners is responsible for coordinating the identification, planning and implementation of strategies for managing the secretariat activities and protocols of the Board of Commissioners for the creation of the Secretariat function of the Board of Commissioners that runs effectively, efficiently and supports the smooth activities of the Board of Commissioners.

Duties and Responsibilities of the Board of Commissioners

Structurally the Secretary of the Board of Commissioners reports directly to the President Director and functionally reports directly to the Board of Commissioners. The duties and responsibilities of the Secretary of the Board of Commissioners include:

1. Manage the preparation of policies and/ procedures in the field of corporate secretary
   a. Prepare the Board of Commissioners Code of Conduct.
   b. Preparing the Board of Commissioners Committee Rules of Procedure.
   c. Formulate other policies and/or procedures related to the Secretariat of the Board of Commissioners
2. Manage plans and reward management activities for the Board of Commissioners
   a. Managing the administration of income, benefits and facilities for the Board of Commissioners
   b. Management of remuneration administration and facilities of Committee members of the Commissioners
   c. Report on the remuneration administration of the Board of Commissioners and members of the Board of Commissioners Committee
3. Managing corporate secretarial activities for the Board of Commissioners
   a. Strategy and plan for managing the Board of Commissioners' secretarial activities.
   b. Secretariat and protocol report of the Board of Commissioners and/or Committee (monitoring and evaluation).

c. Laporan kegiatan Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi)
d. Laporan atas notula rapat Dewan Komisaris dan/atau rapat Komite Dewan Komisaris (*monitoring* dan evaluasi)

c. Report on the activities of the Board of Commissioners and/or Committee (monitoring and evaluation).
d. Report on minutes of meetings of the Board of Commissioners and/or Committee meetings (monitoring and evaluation)

Profil Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris dijabat oleh Kenny Noviany Djaenudin. Beliau menjabat sebagai Sekretaris Dewan Komisaris sejak 3 Agustus 2021 berdasarkan Surat Keputusan Direksi Nomor 0544/SK/DIR-HCA/2021.

Board of Commissioners' Secretary Profile

The Secretary of the Board of Commissioners is held by Kenny Noviany Djaenudin. She has served as Secretary to the Board of Commissioners since August 3, 2021 based on the Decree of the Board of Directors Number 0544/SK/DIR-HCA/2021.



KENNY NOVIANY DJAENUDIN

Sekretaris Dewan Komisaris
Board of Commissioners Secretary

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
38 Tahun / . 38 Years Old

Riwayat Pendidikan / Educational Background
Sarjana di bidang Ekonomi dari Universitas Padjadjaran Bandung tahun 2008
Bachelor in Economics from Padjadjaran University Bandung in 2008

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Tingkat 2 dari Lembaga Sertifikasi Profesi Perbankan (LSPP)
Level 2 Risk Management Certification from the Banking Professional Certification Institute (LSPP)

Pengalaman Kerja / Work Experience
Bergabung di Perseroan sejak 2010 dan menempati berbagai posisi jabatan antara lain:
- Officer Kesekretariatan Dewan Komisaris 2015 – 2019
- Manager Kesekretariatan Dewan Komisaris 2019 – 2021
- Pemimpin Grup Kesekretariatan Dewan Komisaris 2021 – saat ini

Joined the Company from 2010 and held various positions, including:
- Secretariat Officer of the Board of Commissioners 2015 – 2019
- Secretariat Manager of the Board of Commissioners 2019 – 2021
- Head of the secretariat group of the Board of Commissioners 2021 – present

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Surat Keputusan Direksi Nomor 0544/SK/DIR-HCA/2021
Board of Directors Decree Number 0544/SK/DIR-HCA/2021

Pengembangan Kompetensi Sekretaris Dewan Komisaris

Competence Development of Secretary Board of Commissioners Competencies

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Pembelajaran Bahasa Inggris *Corporate English Language Course* (April) - Divisi *Corporate Secretary* Learning English Corporate English Language Course (April) - Corporate Secretary Division	Bandung, April 2022	The *Language* Center
Executive *Workshop Economic Update* 2022-2023 *Batch* 1 Executive Workshop Economic Update 2022-2023 Batch 1	New York, Mei / May 2022	LMI (*Learning* Media Indonesia) PT Media Pengembang
A - Z Merger & Akuisisi 2022 A - Z Mergers & Acquisitions 2022	Bali, Agustus / August 2022	LMI (*Learning* Media Indonesia) PT Media Pengembang
Enhancement Program Terkait Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 Enhancement Program Related to General Guidelines for Indonesian Corporate Governance (Pugki) 2021	Bandung, September / September 2022	Lim Kurniawan Setiadarma
Workshop FKDK BPDSI Wilayah Barat Workshop FKDK BPDSI West Region	Batam, Oktober / October 2022	FKDK/P (Forum Komunikasi Dewan Komisaris / Pengawas)
Economic Outlook 2023 dan APU-PPT *Awareness* Economic Outlook 2023 and AML-CFT Awareness	Bali, Desember / December 2022	PT Sinergi Indonesia Pintar

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sepanjang tahun 2022, Sekretaris Dewan Komisaris telah melaksanakan kegiatan sebagai berikut:

1. Mengkoordinasikan kegiatan rapat Dewan Komisaris dan Komite di bawah Dewan Komisaris.
2. Menjalankan fungsi sebagai notulis rapat/*meeting* Dewan Komisaris dan Komite di bawah Dewan Komisaris.
3. Berkoordinasi dengan Divisi terkait untuk membuat dan memastikan tersedianya materi, data, informasi yang diperlukan Dewan Komisaris untuk kegiatan Rapat.
4. Melaksanakan fungsi *advisory* dalam membantu Dewan Komisaris dan Komite dalam menjalankan tugas dan tanggung jawabnya.
5. Mengelola laporan khusus pelaksanaan tugas Dewan Komisaris kepada lembaga ekstern.
6. Mengkoordinasikan kegiatan protokoler dewan komisaris untuk acara internal dan eksternal bank **bjb**.
7. Membantu Dewan Komisaris dan Komite di bawah Dewan Komisaris dalam penyusunan Pedoman dan Tata Tertib Kerja serta Program Kerja.
8. Membantu dan memastikan pelaksanaan tugas komite-komite di bawah Dewan Komisaris dalam pelaksanaan tugasnya sesuai dengan Pedoman dan Tata Tertib Kerja serta Program Kerja yang telah ditetapkan.

The Implementation of the Secretary of the Board of Commissioners

During 2022, the Secretary of the Board of Commissioners carried out the following activities:

1. Coordinate the meetings of the Board of Commissioners and Committees under the Board of Commissioners.
2. Performs the function of meeting minutes for meetings of the Board of Commissioners and Committees under the Board of Commissioners.
3. Coordinate with related divisions to make and ensure the availability of material, data, information needed by the Board of Commissioners for the Meeting.
4. Carrying out advisory functions in assisting the Board of Commissioners and Committees in carrying out their duties and responsibilities.
5. Manage special reports on the implementation of the duties of the Board of Commissioners to external institutions.
6. Coordinate board of commissioners protocol activities for bank **bjb** internal and external events.
7. Assist the Board of Commissioners and Committees under the Board of Commissioners in preparing the Work Guidelines and Rules of Procedure.
8. Assist and ensure the implementation of the duties of the committees under the Board of Commissioners in carrying out their duties in accordance with the Guidelines and Work Orders and Work Programs that have been determined.

Komite Audit

Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasaan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Fungsi utama Komite Audit adalah membantu Dewan Komisaris memenuhi tugas dan tanggung jawabnya dengan menelaah laporan keuangan dan informasi keuangan lainnya sebelum diberikan Perseroan kepada *stakeholders* serta menelaah sistem pengendalian internal bank, dan efektivitas fungsi audit intern.

Audit Committee

The Audit Committee is a complete tool of the Board of Commissioners whose function is to oversee the effectiveness of the internal control system, internal audit and financial reporting processes. The main function of the Audit Committee is to assist the Board of Commissioners in fulfilling their duties and responsibilities by reviewing financial reports and other financial information before the Company provides it to stakeholders and reviews the bank's internal control system, and the effectiveness of the internal audit function.

Dasar Pembentukan Komite Audit

Dasar pembentukan Komite Audit Perseroan mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan atas efektivitas sistem pengendalian intern, internal audit, proses pelaporan keuangan, sehingga Perseroan dapat dikelola berdasarkan prinsip-prinsip transparansi, akuntabilitas, pertangung jawaban, independensi dan kewajaran.

Pembentukan Komite Audit Perseroan juga berpedoman pada ketentuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.04/2015 Tanggal 25 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

Basic Formation of Audit Committees

The basis for forming the Company's Audit Committee refers to the Financial Services Authority Regulation Number 55/ POJK.04/2015 concerning the Formation and Guidelines for the Implementation of the Audit Committee's Work. The Audit Committee is a complete tool of the Board of Commissioners whose function is to supervise the effectiveness of the internal control system, internal audit, financial reporting process, so that the Bank can be managed based on the principles of transparency, accountability, responsibility, independence and fairness.

The establishment of the Company's Audit Committee is also guided by the following provisions:

1. Financial Services Authority Regulation (POJK) Number 55/POJK.04/2015 December 25, 2015 about the Formation and Guidelines for the Implementation of the Audit Committee's Work.

2. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 05/SK/DK/2005 tanggal 17 Mei 2005 Tentang Pembentukan Komite Audit PT. BANK JABAR.
4. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 07 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite.
5. Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagaimana telah diubah berdasarkan Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite.

Tugas dan Tanggung Jawab Komite Audit

1. Pengawasan Terhadap Proses Pelaporan Keuangan

Komite audit bertugas melakukan pengawasan terhadap proses pembuatan Laporan Keuangan Bank. Dalam kaitannya dengan hal tersebut, Komite Audit:

A. Memantau proses pelaporan keuangan untuk memastikan terpenuhinya standar dan kebijakan akuntansi yang berlaku.

B. Melakukan evaluasi atas informasi keuangan yang akan dikeluarkan oleh Perseroan seperti laporan keuangan, proyeksi dan informasi keuangan lainnya.

C. Memeriksa ulang laporan keuangan apakah sudah sesuai dengan standar akuntansi yang berlaku serta apakah sudah konsisten dengan informasi lain yang diketahui oleh anggota Komite Audit secara bulanan, triwulanan dan tahunan.

D. Melakukan pemantauan atas penetapan metode penilaian aktiva dan pasiva, komitmen dan kontijensi serta cadangan-cadangan yang harus dibentuk.

E. Melakukan pemantauan atas pos-pos laporan keuangan yang mengandung transaksi-transaksi yang kompleks dan tidak lazim.

F. Menilai kecukupan pengungkapan transaksi dengan pihak terkait.

G. Menilai dan memberikan rekomendasi kepada Dewan Komisaris terhadap saran yang diajukan oleh Auditor Eksternal, Direksi dan Auditor Internal jika terdapat perubahan dalam ruang lingkup audit serta prinsip dan standar akuntansi.

H. Komite Audit mengkomunikasikan kepada Auditor Eksternal, Direksi dan Auditor Internal bila menghadapi penafsiran yang berbeda maupun sesuatu hal yang tidak konsisten.

2. Financial Services Authority Regulation Number 55/ POJK.03/2016 about Application of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 05/SK/DK/2005 on May 17, 2005 about the Establishment of the Audit Committee of PT BANK JABAR.
4. Decree of the Board of Commissioners Number 01/SK/DKO/2021 dated April 07, 2021 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
5. Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees as it has been amended based on Decree of the Board of Commissioners Number 06/SK/DKO/2022 dated November 04, 2022 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.

Duties and Responsibilities of The Audit Committee

1. Supervision of the Financial Reporting Process

The audit committee was in charge of supervising the process of preparing Bank Financial Statements. In this regard, the Audit Committee:

A. Monitoring the financial reporting process to ensure its compliance with applicable accounting standards and policies.

B. Evaluating financial information that will be issued by the Bank such as financial statements, projections and other financial information.

C. Re-checking the financial reports from the Audit Committee members by adjusting the applicable accounting standards and making it consistent with other information monthly, quarterly and annually.

D. Monitoring the determination of assessment methods for active and passive methods, commitments, contingencies and reserves that must be created.

E. Monitoring financial statement items that contain complex and unusual transactions.

F. Assessing the adequacy of transaction disclosures with related parties.

G. Assessing and providing recommendations to the Board of Commissioners based on from External Auditors, Directors and Internal Auditors if there are changes in the scope of the audit as well as accounting principles and standards.

H. Communicating to External Auditors, Directors and Internal Auditors when faced with different interpretations or inconsistent items.

2. Seleksi dan Penunjukkan Kantor Akuntan Publik (KAP) serta Pengawasan Pekerjaannya

Komite Audit dalam memberikan rekomendasi kepada Dewan Komisaris mengenai Kantor Akuntan Publik (KAP) yang akan melakukan audit tahunan sebagai Auditor Eksternal sekurang-kurangnya melakukan, sebagai berikut:

A. Menyeleksi dan merekomendasikan penunjukan KAP sebagai Auditor Eksternal.
   1) Komite Audit menyeleksi dan merekomendasikan calon KAP yang akan melakukan audit Laporan Keuangan Tahunan Perseroan kepada Dewan Komisaris.
   2) Proses seleksi dan penunjukkan KAP berpedoman pada peraturan yang berlaku.
   3) Komite Audit dapat merekomendasikan untuk pemutusan hubungan kerja dengan auditor eksternal kepada Dewan Komisaris jika terdapat indikasi kuat bahwa independensi auditor dapat terganggu atau terbukti bahwa auditor tidak melakukan pemeriksaan sesuai dengan Standar Profesional Akuntan Publik.

B. Mengawasi pekerjaan Auditor Eksternal
   1) Melakukan evaluasi terhadap Rencana Audit dan kecukupan program audit serta melakukan pengawasan atas pekerjaan Auditor Eksternal serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan.
   2) Terlibat dalam dan/atau menerima laporan atas pembahasan temuan audit yang dilakukan oleh Auditor Eksternal dengan manajemen serta membuat laporan tertulis mengenai adanya perbedaan pendapat antara auditor dengan manajemen yang perlu mendapat perhatian Dewan Komisaris.
   3) Dalam rangka melaksanakan tugas tersebut di atas, Komite Audit sekurang-kurangnya melakukan pemantauan dan evaluasi terhadap:
      a. Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar yang berlaku
      b. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku
      c. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Auditor Eksternal sebagai rekomendasi untuk Dewan Komisaris.
      d. Memberi masukan kepada Auditor Eksternal agar mengidentifikasikan area-area berisiko tinggi.
      e. Berkonsultasi dengan Auditor Eksternal tanpa kehadiran manajemen tentang pengendalian internal berkenaan dengan identifikasi kemungkinan adanya kelemahan pengendalian internal, serta pemenuhan dan ketepatan laporan keuangan Perseroan.
      f. Memastikan agar Auditor Eksternal, dalam kaitannya dengan pelaksanaan audit umum (*general audit*) mengkomunikasikan hal-hal berikut:
         - Tingkat tanggung jawab auditor terhadap pengendalian internal dalam penyajian laporan keuangan.

2. Selection and Appointment of Public Accounting Firm and Supervision Work

The Audit Committee in providing recommendations to the Board of Commissioners regarding the Public Accounting Firm which conduct an annual audit in which External Auditor conduct the following minimum actions:

A. Selecting and recommending the appointment of Public Accounting Firm as an External Auditor.
   1) The Audit Committee selects and recommends Public Accounting Firm candidates who will audit the Bank's Annual Financial Report to the Board of Commissioners.
   2) The process of selecting and appointing Public Accounting Firm referring to applicable regulations.
   3) The Audit Committee may recommend termination of employment with external auditors to the Board f Commissioners if there are strong indications that auditor independence can be disrupted or proven that the auditor has not conducted audits in line with the Professional Standards of Public Accountants.

B. Supervising External Audit Works
   1) Evaluating the Audit Plan and the adequacy of the audit program and supervise the work of the External Auditor and monitor the follow-up of the audit results in order to assess the adequacy of internal control including the adequacy of the financial reporting process.
   2) Being involved and/or received a report on the discussion of audit findings from the External Auditor and management and made a written report regarding differences of opinion between the auditor and management that need the attention of the Board of Commissioners.
   3) In order to perform the above-mentioned tasks, it at least conducts monitoring and evaluation towards:
      a. Suitability of the audit implementation by the Public Accountant office with applicable standards.
      b. Compliance of financial statements with applicable accounting standards.
      c. Follow-up actions by the Directors on the findings of the External Auditor as a recommendation for the Board of Commissioners.
      d. Input provision to the External Auditor to identify high-risk areas.
      e. Consultation with the External Auditor without the presence of management of internal control regarding the identification of possible weaknesses in internal control, as well as the completion and accuracy of the Bank's financial reports.
      f. Conducting general audits with the External Auditor by communicating the following:
         - The auditor's responsibility level for internal control in presenting financial reports.

- Perubahan kebijakan akuntansi yang signifikan.
- Kelemahan signifikan dalam disain dan penerapan pengendalian internal.
- Metode pencatatan, pelaporan dan dampak dari transaksi luar biasa yang signifikan terhadap laporan keuangan.
- Adanya *Fraud* ataupun indikasi *Fraud* serta penyimpangan terhadap peraturan dan perundang-undangan yang berlaku, yang dilakukan oleh manajemen atau pegawai yang berdampak salah saji material dalam laporan keuangan.
- Koreksi audit yang signifikan.
- Prosedur yang dilaksanakan oleh auditor terhadap laporan tahunan yang berisi laporan keuangan *audit*-an.
- Ketidaksepakatan dengan manajemen tentang penerapan standar akuntansi, lingkup audit, pengungkapan dalam laporan keuangan dan kata-kata yang digunakan auditor dalam laporan auditnya.
- Adanya perbedaan pendapat antara manajemen dengan auditor eksternal untuk melakukan konsultasi dengan Auditor Eksternal lainnya.
- Hambatan dalam pelaksanaan audit.

4) Melakukan kajian bersama Komisaris, Direksi serta Auditor Eksternal mengenai:
   a. Laporan Keuangan Tahunan Bank beserta catatan atas laporan keuangan sebelum dipublikasikan.
   b. Laporan audit dari Auditor Eksternal mengenai Laporan Keuangan Tahunan Bank dan pendapat serta saran dari Auditor Eksternal.
   c. Temuan penting dan rekomendasi yang dibuat oleh Auditor Eksternal serta memonitor tindak lanjut atas rekomendasi tersebut oleh Direksi dan manajemen.
   d. Mengkaji surat representasi yang ditandatangani oleh Direksi, serta meyakinkan tidak adanya kesulitan dalam memperoleh surat tersebut dan juga hal-hal spesifik yang ditemui dalam penugasan.
   e. Menilai pendapat Auditor Eksternal tentang kualitas dan ketepatan penerapan Standar Akuntasi Keuangan yang berlaku bagi perbankan.
5) Komite Audit melakukan evaluasi terhadap Auditor Eksternal mengenai kualifikasi, kinerja dan independensi atas *Partner* Audit dari KAP serta auditor yang ditugaskan untuk melakukan audit keuangan, menerima masukan dari manajemen serta Satuan Kerja Audit Internal atas pekerjaan Auditor Eksternal tersebut.
6) Berdiskusi dengan Dewan Komisaris dan Direksi serta Auditor Eksternal untuk mendapatkan pengertian atas pertimbangan yang digunakan dalam menentukan standar akuntansi beserta aplikasinya.
7) Memastikan adanya pengungkapan yang memadai terhadap standar akuntansi.

- Significant changes in accounting policies.
- Significant weaknesses in the design and implementation of internal controls.
- The method of recording, reporting and the impact of significant extraordinary transactions on the financial statements.
- Fraud or indications of Fraud as well as deviations from applicable laws and regulations done by management or employees that negatively impact on the financial statements.

- Significant audit corrections.
- Procedures performed by the auditor on annual reports containing audited financial statements
- Disagreement with management regarding the application of accounting standards, the scope of the audit, disclosures in the financial statements and words used by the auditor in the audit report.
- Any differences in opinion between management and external auditors to conduct consultations with other External Auditors.
- Obstacles in conducting audits.

4) Conducts joint studies with Commissioners, Directors and External Auditors regarding:
   a. The Bank's Annual Financial Reports along with notes to the financial statements before published.
   b. Audit report from the External Auditor regarding the Bank's Annual Financial Report as well as opinions and suggestions from the External Auditor.
   c. Important findings and recommendations made by the External Auditor and the follow-up by the Directors and management from those recommendations.
   d. Reviewing the representation letter signed by the Directors, and making sure there are no difficulties in obtaining the letter and the specific details encountered during the assignment.
   e. Assessing the opinion of the External Auditor about the quality and accuracy of the application of Financial Accounting Standards.
5) The Audit Committee evaluates the External Auditor regarding the qualifications, performance and independence of the Audit Partners from the assigned Public Accounting office and the auditors and receives input from management and the Internal Audit Work Unit on the work of the External Auditor.
6) Discussing with the Board of Commissioners and Directors and External Auditors to get an understanding of determining accounting standards and their applications.
7) Ensuring adequate disclosure of accounting standards.

3. Evaluasi Jasa Non-Audit

Untuk menjaga independensi Auditor Eksternal, Komite Audit wajib melakukan evaluasi sebelum memberikan persetujuan awal (*pre-approval*) terhadap jasa non-audit yang akan ditugaskan kepada Auditor Eksternal yang sedang melaksanakan jasa audit. Jasa-jasa non-audit yang mengganggu independensi adalah:

A. Jasa pembukuan atau jasa-jasa lain yang berhubungan dengan catatan akuntansi atau laporan keuangan Bank.
B. Jasa disain dan implementasi sistem informasi keuangan
C. Jasa penilaian atau jasa untuk memberikan opini atas kewajaran
D. Jasa aktuaria
E. Jasa *outsourcing* internal audit
F. Jasa fungsi manajemen atau sumber daya manusia
G. Jasa perantara
H. Jasa layanan hukum dan jasa keahlian yang tidak berkaitan dengan audit
I. Jasa konsultasi perpajakan
J. Jasa lain berdasarkan perundang-undangan yang berlaku dan peraturan Bank Indonesia.

Langkah-langkah yang harus dilaksanakan Manajemen Perseroan untuk mendapatkan persetujuan awal (*pre-approval*) adalah sebagai berikut:

A. Direksi, menyampaikan kepada Dewan Komisaris uraian rinci mengenai jenis jasa dan pekerjaan yang akan ditugaskan kepada KAP.
B. Komite Audit mengevaluasi dan menganalisis jasa non-audit yang akan ditugaskan kepada KAP agar tidak mengganggu independensi atau menimbulkan benturan kepentingan.
C. Komite Audit hanya dapat menyetujui pemberian jasa *non-audit* tersebut apabila hasil evaluasi tidak menunjukkan adanya gangguan dalam hal independensi atau menimbulkan benturan kepentingan.

Pre-approval terhadap jasa non-audit ini dapat dikecualikan, jika nilai seluruh jasa non-audit tidak lebih dari 5% dari total nilai biaya audit yang dibayarkan Perseroan kepada KAP dalam tahun fiskal di mana jasa non-audit diberikan.

4. Pengawasan Pengendalian Internal

Komite Audit dan Satuan Kerja Audit Internal melakukan pengawasan atas operasional Perseroan sesuai dengan fungsi masing-masing agar tidak melanggar peraturan Bank Indonesia, peraturan dan perundang-undangan yang berlaku. Pengawasan tersebut sekurang-kurangnya meliputi:

A. Komite Audit mendapatkan laporan audit internal secara berkala dari Satuan Kerja Audit Internal sebagai masukan untuk mengidentifikasi kemungkinan adanya kelemahan pengendalian internal.
B. Dalam rangka meningkatkan efektivitas pengendalian internal, Komite Audit dapat memberikan masukan kepada Manajemen Bank, melalui Dewan Komisaris, saran tersebut berkenaan dengan peningkatan kinerja Satuan Kerja Audit Internal.

3. Evaluation of Non-Audit service

To maintain the independence of the External Auditor, the Audit Committee must conduct an evaluation before giving pre-approval to non-audit services that will be assigned to the External Auditor. Non-audit services that can interfere its independence are:

A. Bookkeeping services or other services related to accounting records or financial reports of the Bank.
B. Design and implementation of financial information systems.
C. Assessment services or services to provide an opinion on fairness.
D. Actuarial services.
E. Internal audit outsourcing services.
F. Management functions or human resources services.
G. Intermediary services.
H. Legal services and expert services not related to auditing.
I. Tax consulting services.
J. Other services based on applicable laws and Bank Indonesia regulations.

The steps that must be carried out by Bank Management to obtain pre-approval are as follows:

A. Directors convey the detailed descriptions of the types of services and tasks to the Board of Commissioners to be assigned to Public Accountants Firm.
B. Audit Committee evaluates and analyses non-audit services that will be assigned to the Public Accountants Firm to guarantee its independence or to avoid conflicts of interest.
C. Audit Committee will approve the provision of nonaudit services if the evaluation results do not indicate any interferences in case of independence or conflict of interest.

Pre-approval of non-audit services can be excluded if the value of all non-audit services is less than 5% (five percent) from the total audit fees paid by the Bank to the Public Accountants Firm in the fiscal year of the provision of non-audit services.

4. Internal Control Supervision

Audit Committee and Internal Audit Unit supervise the Bank operations to follow Bank Indonesia regulations, as well as applicable regulations and laws. The supervision include at least:

A. Audit Committee receives periodic internal audit reports from the Internal Audit Unit as inputs to identify possible weaknesses of internal control.
B. Audit Committee can provide suggestions to Bank Management to improve the effectiveness of the internal control through the Board of Commissioners. The suggestionsaim at improving the performance of the Internal Audit Unit.

C. Mengkaji dan memberikan masukan kepada Dewan Komisaris atas Rencana Kerja Tahunan Audit Internal, termasuk ruang lingkup Audit, serta untuk memastikan bahwa Rencana Kerja Tahunan Audit Internal tersebut sudah mencakup risiko operasional Perseroan secara Keseluruhan.

D. Setiap awal tahun, Komite Audit mengevaluasi Program Kerja Audit tahunan yang disusun oleh Satuan Kerja Audit Internal serta ruang lingkup audit, dan merekomendasikan hasil evaluasinya kepada Dewan Komisaris.

E. Mengkaji dan memberikan pertimbangan kepada Dewan Komisaris atas kesulitan dan hambatan yang dihadapi Audit Internal dalam melaksanakan tugasnya, termasuk hambatan atas lingkup kerja audit dan/atau hambatan akses untuk mendapatkan informasi yang diperlukan.

F. Komite Audit harus berkoordinasi dengan Satuan Kerja Audit Internal untuk:
   1) Mengadakan pertemuan reguler dalam rangka membahas temuan dan/atau hal-hal lain yang mengandung indikasi mengenai kelemahan pengendalian internal, serta kekeliruan penerapan standar akuntansi termasuk melakukan pemantauan tindak lanjut Manajemen Perseroan atas temuan tersebut.
   2) Membahas tanggapan Manajemen Perseroan atas temuan signifikan dalam operasional Perseroan serta rekomendasi yang diberikan oleh Satuan Kerja Audit Internal terhadap temuan tersebut.
   3) Secara tahunan melakukan pemantauan terhadap kode etik profesi, mengevaluasi kegiatan, struktur organisasi dan kualifikasi anggota audit internal.
   4) Memperluas evaluasi untuk menilai sifat, lingkup, besaran dan dampak dari kelemahan signifikan pengendalian internal serta pengaruhnya terhadap laporan keuangan.

G. Melakukan penilaian efektivitas dan independensi Satuan Kerja Audit Internal serta melakukan evaluasi atas aktivitas-aktivitas rutin, penempatan auditor internal, dan struktur organisasi Satuan Kerja Audit Internal.

H. Merekomendasikan kepada Dewan Komisaris tentang;
   1) Perubahan signifikan dalam lingkup kerja audit dari rencana semula, termasuk sumber daya manusia dan anggaran Audit Internal
   2) Pemuktakhiran Pedoman Kerja Komite Audit
   3) Kepatuhan terhadap Pedoman Kerja Komite Audit

I. Komite Audit atas permintaan Dewan Komisaris dapat merekomendasikan tentang pengangkatan dan pemberhentian Pemimpin Satuan Kerja Audit Internal.

5. Pengawasan Kepatuhan Terhadap Peraturan dan Perundang-undangan

Komite Audit dan Satuan Kerja Kepatuhan dan Hukum sesuai dengan fungsinya masing-masing bertugas untuk memantau kepatuhan operasional Perseroan terhadap Peraturan dan Perundang-undangan yang berlaku, sekurang-kurangnya meliputi:

C. Review and provide inputs to the Board of Commissioners on Annual Internal Audit Planincluding the Audit scope, and ensure that the Internal Audit Annual Work Plan has covered the Bank's overall operational risks.

D. Audit Committee evaluates the Annual Audit Work Program prepared by the Internal Audit Unit and scope of the audit and makes recommendations based on the evaluation results to the Board of Commissioners.

E. Review and give consideration to the Board of Commissioners on the difficulties and obstacles faced by Internal Audit in performing their duties including obstacles of audit works and/or barriers to access the required information.

F. Audit Committee must coordinate with the Internal Audit Work Unit in order to:
   1) Hold regular meetings to discuss findings and/or other matters that contain indications regarding weaknesses of internal control and errors of accounting standards application, as well as monitor Bank Management in following up on these findings.
   2) Discuss Bank Management's response toward significant findings of bank operations and recommendations from the Internal Audit Unit.
   3) Monitor annually the professional code of ethics, as well as evaluate activities, organizational structure, and qualifications of internal audit members.
   4) Expand the evaluation to assess the nature, scope, magnitude, and impact of significant weaknesses in internal control and financial reports.

G. Assess the effectiveness and independence of the Internal Audit Unit and evaluate routine activities, placement of internal auditors, and the organizational structure of the Internal Audit Unit.

H. Provide recommendations to the Board of Commissioners regarding;
   1) Significant changes in the scope of audit work from the original plan including human resources and Internal Audit budget.
   2) Updating guidelines of the Audit Committee works.
   3) Compliance towards Audit Committee Working Guidelines

I. Audit Committee upon request from the Board of Commissioners can recommend the appointment and dismissal of the Head of the Internal Audit Work Unit.

5. Compliance Supervision towards Laws and Regulations

Audit Committee along with Compliance and Legal Work Unit based on their respective function to monitor Bank's operational compliance towards applicable laws and regulations at least:

A. Pemantauan dapat dilakukan melalui evaluasi atas temuan, pelaporan atau hasil pemeriksaan yang dilakukan oleh Otoritas Jasa Keuangan, auditor eksternal, satuan kerja Kepatuhan, Satuan Kerja Audit Intern, satuan kerja Manajemen Risiko/Komite Manajemen Risiko.
B. Apabila terdapat indikasi kuat bahwa telah terjadi pelanggaran terhadap peraturan dan perundang-undangan yang berlaku, Komite Audit harus melaporkan kepada Dewan Komisaris dan mengusulkan diadakannya investigasi.

6. Penelaahan Pengaduan Pihak Ketiga

Komite Audit tidak hanya menerima informasi yang berasal dari pelaksanaan tugas-tugas rutinnya, akan tetapi juga menerima pengaduan pihak ketiga mengenai akuntansi, pengendalian internal dan *fraud* yang dapat mengganggu operasi Perseroan.

A. Syarat pengaduan yang dapat diproses lebih lanjut:
   1) Pengaduan disampaikan secara tertulis.
   2) Terdapat alibi dan permasalahan yang jelas atas pengaduan yang dibuat.
B. Penelaahan Pengaduan
   Dalam menangani pengaduan yang disampaikan oleh pihak ketiga, Komite Audit dapat meminta audit internal untuk menindaklanjutinya.
C. Hasil Penelaahan
   Jika dari hasil penelaahan, terbukti bahwa pengaduan yang disampaikan oleh pihak ketiga ternyata benar:
   1) Komite Audit meneruskan hasil penelaahan kepada Dewan Komisaris.
   2) Komite Audit memantau tindak lanjut dari hasil penelaahan, jika diminta oleh Dewan Komisaris.

7. Pelaksanaan Tugas Terkait Pelaksanaan Tata kelola Dana Pensiun

Dalam hal pelaksanaan tata kelola dana pensiun, Komite Audit mempunyai tugas dan tanggung jawab sebagai fasilitator bagi Dewan Pengawas (dalam hal ini Dewan Komisaris bank **bjb**) untuk memastikan bahwa:

a) Struktur pengendalian internal dana pensiun telah dilaksanakan dengan baik
b) Pelaksanaan audit internal maupun audit eksternal telah dilaksanakan sesuai dengan ketentuan yang berlaku
c) Tindak lanjut temuan hasil audit dilaksanakan oleh manajemen

8. Pelaksanaan Tugas Khusus

Tugas khusus merupakan tugas di luar rutin sebagaimana diperintahkan oleh Dewan Komisaris, dengan memberikan surat penugasan kepada Komite Audit.

A. Dewan Komisaris memberikan tugas khusus, karena:
   1) terdapat indikasi adanya ketidakpatuhan terhadap peraturan dan perundang-undangan yang berlaku sehingga Komite Audit, dengan persetujuan Dewan Komisaris, memperluas evaluasi dengan melaksanakan Audit Investigasi untuk menentukan dampak dan besarnya kerugian akibat pelanggaran tersebut. Untuk melaksanakan audit investigasi tersebut, Komite Audit dapat meminta bantuan pihak Satuan Kerja Audit Internal atau auditor eksternal.

A. Monitoring can be done through evaluation of findings, report or the result of examinations conducted by Financial Services Authority, External Auditors, Compliance Work Units, Internal Audit Work Unit, Risk Management Work Unit/Committee.
B. If there are strong indications of violation from applicable laws and regulations that have occurred, the Audit Committee must report to the Board of Commissioners and propose such investigation.

6. Reviewing Complaints from Third Parties

Audit Committee not only receives information from its routine tasks but also complaints from the third parties regarding accounting, internal control and fraud that can hider Bank operations.

A. The requirements for complaints that can be further processed:
   1) Complaints that are submitted in written forms.
   2) Clear alibis and problems exist in the complaints.
B. Reviewing Complaints
   In handling complaints submitted by third parties, the Audit Committee may request an Internal Audit Unit to make follow-up actions.
C. Review results
   If the review results from the complaints submitted by the third parties are proven true:
   1) Audit Committee conveys the review results to the Board of Commissioners.
   2) Audit Committee monitors the followup actions if requested by the Board of Commissioners.

7. Implementation of Duties Related to the Implementation of Pension Fund Governance

In terms of implementing pension fund governance, the Audit Committee had the duties and responsibilities as a facilitator for the Supervisory Board (in this case the Board of Commissioners of bank **bjb**) to ensure that:

a) The structure of internal control of pension funds had been implemented properly.
b) The implementation of internal audits and external audits had been carried out in accordance with applicable regulations.
c) Follow up of audit findings was carried out by management

8. Implementation of Special Duties

It covers tasks beyond routine activities as instructed by the Board of Commissioners through an assignment letter to the Audit Committee.

A. Board of Commissioners gives special duties under the following circumstances:
   1) There are indications of non-compliance towards applicable laws and regulations so that the Audit Committee with approval of the Board of Commissioners expands the evaluation by conducting an Investigative Audit to determine the impact and the number of losses due to the violation. To carry out the audit investigation, the Audit Committee may request assistance from the Internal Audit Work Unit or external auditor.

2) terdapat laporan/pengaduan pihak ketiga yang mengindikasikan adanya ketidakpatuhan dan/atau kecurangan.

B. Pelaksanaan tugas khusus Komite Audit antara lain dapat:
1) Melakukan evaluasi terhadap semua pencatatan termasuk didalamnya risalah rapat Direksi dan risalah rapat Dewan Komisaris, dokumentasi serta informasi lainnya yang diperlukan.
2) Mengajukan pertanyaan kepada Direksi dan stafnya, yang hasilnya dituangkan dalam Berita Acara Tanya Jawab yang ditandatangani oleh kedua belah pihak.
3) Jika dianggap perlu, melakukan audit investigasi yang dilaksanakan bekerjasama dengan Satuan Kerja Audit Internal atau Auditor Eksternal.

Komite Audit memiliki Tanggung jawab di antaranya adalah sebagai berikut:

A. Memastikan bahwa laporan keuangan Bank dapat dimengerti, transparan dan dapat diandalkan.
B. Menilai pelaksanaan kegiatan serta hasil audit yang dilakukan oleh Satuan Kerja Audit Internal maupun Auditor Eksternal sehingga dapat mencegah pelaksanaan dan pelaporan yang tidak memenuhi standar.
C. Melakukan evaluasi kebijakan Perseroan yang berhubungan dengan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku, etika, benturan kepentingan dan investigasi akan adanya kesalahan maupun kecurangan, melalui Dewan Komisaris memberikan rekomendasi mengenai penyempurnaan sistem pengendalian intern Bank serta pelaksanaannya.
D. Melakukan evaluasi Rencana Kerja Satuan Kerja Audit Internal, pelaporan dan temuan yang signifikan.
E. Berkomunikasi dengan Direksi dan Satuan Kerja terkait tentang status, kemajuan dan perkembangan baru pada permasalahan operasional yang dijumpai serta temuan Satuan Kerja Audit Internal.
F. Memastikan bahwa Satuan Kerja Audit Internal dapat memiliki akses langsung kepada Komite Audit dan mendorong adanya komunikasi di luar rapat komite yang telah dijadwalkan.
G. Menciptakan jalur komunikasi langsung dengan Auditor Eksternal/pengawas Perseroan untuk membahas rencana audit, temuan maupun laporan

Wewenang Komite Audit

Komite Audit mempunyai wewenang sebagai berikut

1. Komite Audit diberi wewenang untuk mendapatkan informasi melalui Dewan Komisaris, mengenai operasional bank, data karyawan, dana, aset serta sumber daya Perseroan lainnya yang berkaitan dengan pelaksanaan tugasnya.
2. Dalam melaksanakan tugas dan tanggung jawab serta wewenang, Komite Audit bekerja sama dengan Satuan Kerja Audit Internal.
3. Memberi masukan kepada Dewan Komisaris mengenai keperluan perbaikan dalam proses audit internal, eksternal dan laporan keuangan Bank.

2) There are reports/complaints from third parties indicating non-compliance and/ or fraud.

B. Audit Committee's specific duties may include the following:
1) Evaluate all records including the minutes of Directors 'meeting and Board of Commissioners' meeting, documentation and other necessary information.
2) Asking questions to Directors and staff, then the results of which are set forth in the Minutes of Question and Answer signed by both parties.
3) If necessary, conducting an investigative audit in collaboration with the Internal Audit Work Unit or External Auditor.

The Audit Committee had the following responsibilities:

A. Ensuring that Bank's financial reports are understandable, transparent and reliable.
B. Assessing audit activities and results conducted by Internal Audit Work Unit and External Auditor to make sure that its implementation and report have met the standards.
C. Evaluating Bank's policies related to compliance towards applicable laws, regulations, ethics, and conflicts of interest as well as to conduct an investigation on errors or fraud through the Board of Commissioners by providing recommendations to enhance the Bank's internal control system and its implementation.
D. Evaluating the Work Plan of the Internal Audit Unit as well as reporting and significant findings.
E. Communicating with the Directors and related Work Units about the status, progress and new developments on the operational problems encountered and the findings from the Internal Audit Work Unit.
F. Ensuring that Internal Audit Work Unit can have direct access to the Audit Committee and encouraging communication outside the routine committee meetings.
G. Creating a direct line of communication with the External Auditor/Bank supervisor to discuss the audit plan, findings, and reports

Audit Committee Authority

Audit Committee has the following authorities

1. Obtaining information through the Board of Commissioners regarding bank operations, employee data, funds, assets and other Bank resources relating to the implementation of its duties.
2. In carrying out its duties and responsibilities as well as authority, the Audit Committee works closely with the Internal Audit Unit.
3. Providing inputs to the Board of Commissioners regarding the need for improvement in the processes of internal, external and financial audits of the Bank.

4. Melakukan evaluasi deskripsi mengenai internal kontrol/ audit yang akan dipublikasikan dalam Laporan Keuangan dan Laporan Pelaksanaan Penerapan GCG.
5. Melakukan kajian atas independensi dan objektivitas Auditor Eksternal serta merekomendasikan Auditor Eksternal yang akan dipilih oleh Perseroan untuk mengaudit laporan keuangan Bank, unit bisnis maupun anak perusahaan.

Pedoman dan Tata Tertib Kerja Komite Audit

Komite Audit mempunyai suatu Pedoman dan Tata Tertib Kerja Komite Audit berdasarkan Surat Keputusan Dewan Komisaris nomor 12/DKO/SK/2019 tanggal 04 Desember 2019 tentang Pedoman dan Tata Tertib Kerja Komite Audit, yang menetapkan secara jelas peran, tanggung jawab dan lingkup kerja Komite Audit untuk meningkatkan efektivitas, tanggungjawab, keterbukaan dan objektivitas Dewan Komisaris dalam menjalankan fungsinya. Dalam Pedoman dan Tata Tertib Kerja Komite Audit mengatur mengenai struktur organisasi dan masa kerja Komite Audit, tugas dan tanggung jawab, rapat, pelaporan dan anggaran serta standar etika bagi Komite Audit.

Masa Jabatan Komite Audit

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

Struktur, Keanggotaan dan Keahlian Komite Audit

Struktur keanggotaan Komite Audit yaitu:
1. Anggota Komite Audit sekurang-kurangnya terdiri atas:
   a. Seorang Komisaris Independen;
   b. Seorang dari Pihak Independen yang memiliki keahlian di bidang keuangan atau akuntansi;
   c. Seorang dari Pihak Independen yang memiliki keahlian di bidang perbankan atau hukum;
   d. Anggota Komite Audit yang merupakan Komisaris Independen bertindak sebagai Ketua Komite Audit.
2. Komisaris yang menjabat sebagai Ketua Komite Audit dapat merangkap sebagai Ketua Komite paling banyak pada 1 (satu) Komite lainnya.
3. Dalam melaksanakan tugas sehari-hari, Komite Audit dapat dibantu oleh Kesekretariatan Dewan Komisaris.

Keanggotaan
1. Anggota Komite Audit diangkat oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.

2. Ketua Komite Audit mengusulkan penggantian anggota Komite Audit yang berakhir masa tugasnya, mengundurkan diri atau diberhentikan.

4. Evaluating descriptions of internal controls/ audits that will be published in the Financial and GCG Implementation Report.

5. Reviewing independence and objectivity of External Auditor and providing recommendations to the Bank in choosing External Auditor to audit its financial reports, both business units, and subsidiaries.

Rules and Guidelines of Audit Committees

The Audit Committee owned an Audit Committee Charter based on the Decree of the Board of Commissioners Number 12/DKO/SK/2019 dated December 4, 2019 concerning the Audit Committee Charter, which clearly defined the roles, responsibilities and scope of work of the Audit Committee to increase the effectiveness, responsibility, openness and objectivity of the Board of Commissioners in carrying out its functions. The Audit Committee Charter regulated the organizational structure and tenure of the Audit Committee, duties and responsibilities, meetings, reporting and budget as well as ethical standards for the Audit Committee.

The Audit Committee's Term of Service

The term of office of committee members under the Board of Commissioners who served as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who came from independent parties the term of office was 2 years.

Structure, Membership, and Expertise of the Audit Committee

The Audit Committee membership structure:
1. Members of the Audit Committee consist of at least:
   a. An Independent Commissioner;
   b. An Independent Party who has expertise in finance or accounting;
   c. An Independent Party who has expertise in banking or law;
   d. Members of the Audit Committee are Independent Commissioners as the Head of the Audit Committee.
2. Commissioner who serves as Chairperson of the Audit Committee can concurrently as Chairperson of the Committee at most on 1 (one) of another Committee.
3. The Audit Committee in performing its daily tasks can be assisted by the Secretariat of the Board of Commissioners.

Membership
1. Members of the Audit Committee were appointed by the Directors based on the resolutions of the Board of Commissioners meeting.
2. The Chairman of the Audit Committee proposed the replacement of members of the Audit Committee who have ended their term of office, resigned or been dismissed.

Pada awal tahun 2022 susunan Keanggotaan Komite Audit berdasarkan Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 07 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite, dengan susunan Komite Audit sebagai berikut:

At the beginning of 2022, the composition of the Audit Committee Membership is based on the Decree of the Board of Commissioners Number 01/SK/DKO/2021 dated April 7, 2021 concerning the Distribution of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees, with the composition of the Audit Committee as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman	Ketua Merangkap Anggota Chief concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Wawan Hernawan	Anggota Member	Pihak Independen Independent Party	Akuntansi, Manajemen dan Audit Internal. Accounting, Management and Internal Audit.
3.	Mokhamad Anwar	Anggota Member	Pihak Independen Independent Party	Ilmu Hukum, Manajemen dan Audit Internal. Law Studies, Management and Internal Audit.

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2021 tanggal 30 Maret 2022 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga susunan Komite Audit menjadi:

Based on one of the decisions of bank **bjb** Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2021 dated March 30, 2022, there was a change in the Composition of the Board of Commissioners, which was then followed up with a Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning Distribution of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees, so that the composition of the Audit Committee becomes:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman	Ketua Merangkap Anggota Chief concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan dan Ekonomi Researcher, Finance and Economics
3.	Wawan Hernawan	Anggota Member	Pihak Independen Independent Party	Akuntansi, Manajemen dan Audit Internal. Accounting, Management and Internal Audit.
4.	Mokhamad Anwar	Anggota Member	Pihak Independen Independent Party	Ilmu Hukum, Manajemen dan Audit Internal. Law Studies, Management and Internal Audit.

Pada tanggal 04 November 2022 terdapat perubahan Anggota Komite Audit dari pihak Independen yang ditetapkan oleh Dewan Komisaris melalui Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2022 tanggal 04 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2022 komposisi Komite Audit menjadi sebagai berikut:

On November 04, 2022, there was an amendment of Audit Committee Members from an independent party which was determined by the Board of Commissioners through Decree of the Board of Commissioners Number 06/SK/DKO/2022 dated November 04, 2022 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees, so that for the period December 31, 2022 the composition of the Audit Committee to be as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman	Ketua Merangkap Anggota Chief concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan dan Ekonomi Researcher, Finance and Economics
2.	Wawan Hernawan	Anggota Member	Pihak Independen Independent Party	Akuntansi, Manajemen dan Audit Internal. Accounting, Management and Internal Audit.
3.	Dewi Kania Sugiharti	Anggota Member	Pihak Independen Independent Party	Hukum, Manajemen dan Internal Audit. Law, Management and Internal Audit.

Profil Komite Audit

Profil Komite Audit per 31 Desember 2022 adalah sebagai berikut.

Profile of Audit Committee

The Audit Committee profile as of December 31, 2022 is as follows.



FARID RAHMAN

Komisaris Utama Independen
Independent President Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Jakarta pada tahun 1958, usia 64 tahun per Desember 2022.
Born in Jakarta in 1958, age 64 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983).
- Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).

- Master of Economics majoring in Management from the University of Indonesia (1983).
- Master of Business Administration from Golden State University, San Francisco, United States (1987).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2018).
Level 5 Risk Management Certification by LSPP (2018).

Pengalaman Kerja / Work Experience

- Komisaris Utama Independen bank **bjb** (2019 – saat ini).
- Direktur PT Medco Intidinamika (2012 – saat ini).
- Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019).
- Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011).

- Chief Independent Commissioner of **bjb** bank (2019 – present).
- Director of PT Medco Intidinamika (2012 – present).
- Chief Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019).
- Managing Director of PT Bank Himpunan Saudara 1906 (1994 – 2011).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2021 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite – Komite

Decree of the Board of Commissioners of PT Regional Development Bank West Java and Banten, Tbk. Number 01/SK/DKO/2021 Concerning the Distribution of Duties and Implementation of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

7 April 2021 – saat ini (periode pertama).
April 7, 2021 – now (first term).

Jabatan Rangkap / Concurrent Position

- Direktur PT Medco Intidinamika (2012 – saat ini).
- Director of PT Medco Intidinamika (2012 – present).



DIDING SAKRI

Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Kuningan pada tahun 1977, usia 45 tahun per Desember 2022.
Born in Kuningan in 1977, age 45 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001).
- Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011).
- PhD bidang Development Economics King's College London (United Kingdom) (2020).
- Masters in Planning Techniques (Regional and City Planning) from the Bandung Institute of Technology (2001).
- Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011).
- PhD in Development Economics King's College London (United Kingdom) (2020).

Sertifikasi / Certification

Sertifikasi Management Risiko Level 2 oleh LSPP (2022).
Level 2 Risk Management Certification by LSPP (2022).

Pengalaman Kerja / Work Experience

- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Komisaris Independen bank **bjb** (2022 – saat ini).
- Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Independent Commissioner of **bjb** bank (2022 – present).
- Member of the Development Acceleration Team (TAP) of West Java Province (2020 – March 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Board of Commissioners Decision No. 05/SK/DKO/2022 dated 26 July 2022 regarding the Division of Tasks and Implementation of the Board of Commissioners Activity Schedule and Committees.

Periode Menjabat / Period of Service

26 Juli 2022 – saat ini (periode pertama).
July 26, 2022 – now (first period).

Jabatan Rangkap / Concurrent Position

-



WAWAN HERNAWAN

Pihak Independen
Independent Party

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1963, usia 59 tahun per Desember 2022.
Born in Bandung in 1963, 59 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- D3 Akuntansi di Pendidikan Ahli Administrasi Perusahaan (PAAP) di Universitas Padjadjaran Bandung pada Tahun 1986.
- Sarjana di bidang Manajemen dari Universitas Bandung Raya (UNBAR) pada Tahun 2014.
- Associate's degree in Corporate Administration Expert Education (PAAP) at Universitas Padjadjaran Bandung in 1986.
- Bachelor's Degree in management at Universitas Bandung Raya (UNBAR) in 2014.

Sertifikasi / Certification

Sertifikasi Manajemen Risiko level 1 dan Level 2 dari Badan Sertifikasi Manajemen Risiko (BSMR)

Level 1 and Level 2 Risk Management Certification from the Risk Management Certification Agency (BSMR)

Pengalaman Kerja / Work Experience

Beliau menduduki berbagai jabatan penting, antara lain sebagai:
- Pemimpin Grup SD & QA Audit Internal bank **bjb**. (2014-2016)
- Pemimpin Grup Audit Kantor Pusat & Kantor Wilayah bank **bjb** (2012-2014)
- Pemimpin Cabang bank **bjb** (2010 – 2012)
- Pemimpin bagian Akuntansi Keuangan bank **bjb** (2009 - 2010)

He occupied several important positions, including the following:
- Head of SD & QA group of bank **bjb**'s Internal Audit (2014-2016)
- Head of Audit Group Headquarters & regional office of bank **bjb** (2012-2014)
- Branch Office Head of bank **bjb** (2010 – 2012)
- Head of Financial Accounting of bank **bjb** (2009 - 2010)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai anggota Komite Audit Perseroan terhitung mulai tanggal 03 Juli 2019 berdasarkan Surat Keputusan Direksi Nomor 009/SK/DIR-CS/2019 tanggal 4 Januari 2019 dan addendum Perjanjian Kerjasama Nomor 126/PKS/DIR-CS/2019 tanggal 29 Juli 2019 yang telah diperbaharui dengan Surat Keputusan Direksi Nomor NOMOR 011/SK/DIR-CSE/2021 tanggal 6 Januari 2021.

Appointed as a member of the Company's Audit Committee starting July 3, 2019 based on Directors Decree Number 009/SK/DIR-CS/2019 dated January 4, 2019 and Cooperation Agreement Addendum Number 126/PKS/DIR-CS/2019 July 29, 2019 which has been renewed by Decree of the Board of Directors NUMBER 011/SK/DIR-CSE/2021 dated January 6, 2021.

Periode Menjabat / Period of Service

- Surat Keputusan Dewan Komisaris Nomor 009/SK/DIR-CS/2019 tanggal 4 Januari 2019 periode menjabat terhitung mulai tanggal 1 Januari 2019 sampai dengan 31 Desember 2020
- Surat Keputusan Dewan Komisaris Nomor 011/SK/DIR-CSE/2021 tanggal 06 Januari 2021 periode menjabat terhitung mulai tanggal 01 Januari 2021 sampai dengan tanggal 31 Desember 2022.
- Decree of the Board of Commissioners Number 009/SK/DIR-CS/2019 dated January 4, 2019, term of office from January 1, 2019 to December 31, 2020
- Decree of the Board of Commissioners Number 011/SK/DIR-CSE/2021 dated January 6, 2021, term of office starts from January 1, 2021 to December 31, 2022.

Jabatan Rangkap / Concurrent Position

-



DEWI KANIA SUGIHARTI

Pihak Independen
Independent Party

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Kuningan pada tahun 1962, usia 60 tahun per Desember 2022.
Born in Kuningan in 1962, 60 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- S1 Fakultas Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 1986.
- S2 Fakultas Ilmu Hukum Universitas Padjajaran Bandung pada Tahun 1995.
- S3 Program Ilmu Hukum Universitas Padjajaran Bandung pada Tahun 2010.

- Bachelor's Degree of Faculty of Law Universitas Padjadjaran Bandung in 1986.
- Master's Degree of Faculty of Law Universitas Padjajaran Bandung in 1995.
- Doctoral Degree of Faculty of Law Universitas Padjajaran Bandung pada in 2010.

Sertifikasi / Certification

-

Pengalaman Kerja / Work Experience

Beliau menduduki berbagai jabatan penting, antara lain sebagai:
- Kepala Dept HAN Fakultas Hukum Universitas Padjajaran (2 Februari 2021 – Sekarang)
- Anggota Senat Fakultas Hukum Universitas Padjajaran (2 Februari 2021 – Sekarang)
- Anggota Senat Fakultas Hukum Universitas Padjajaran (4 Januari 2016 – 8 Februari 2018)
- Wakil Dekan II Fakultas Hukum Universitas Padjajaran (4 Januari 2016 – 8 Februari 2018)
- Ketua Satuan Pengawas Intern Universitas Padjajaran (2014-28 Oktober 2015)

She occupied several important positions, including as follows:
- Head of Dept. HAN Faculty of Law, University of Padjadjaran (February 2, 2021 – Present)
- Member of the Senate of the Faculty of Law, University of Padjadjaran (2 February 2021 – Present)
- Member of the Senate of the Faculty of Law, University of Padjadjaran (4 January 2016 – 8 February 2018)
- Deputy Dean II of the Faculty of Law, University of Padjadjaran (4 January 2016 – 8 February 2018)
- Head of Padjadjaran University Internal Supervisory Unit (2014-28 October 2015)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai anggota Komite Audit Perseroan terhitung mulai tanggal 4 November 2022 berdasarkan Surat Keputusan Direksi Nomor 0665/SK/DIR-CSE/2022 tanggal 9 November 2022.
Appointed as a member of the Company's Audit Committee starting November 4, 2022 based on Directors Decree Number 0665/SK/DIR-CSE/2022 November 9, 2022.

Periode Menjabat / Period of Service

Surat Keputusan Direksi Nomor 0665/SK/DIR-CSE/2022 tanggal 9 November 2022 periode menjabat terhitung mulai tanggal 4 November 2022 sampai dengan 3 November 2023

Decree of the Board of Directors Number 0665/SK/DIR-CSE/2022 dated November 9, 2022, term of office commencing from November 4, 2022 to November 3, 2023

Jabatan Rangkap / Concurrent Position

- Anggota Senat Fakultas Hukum Universitas Padjajaran (2 Februari 2021 – Sekarang)
- Kepala Departemen HAN Fakultas Hukum Universitas Padjajaran (2 Februari 2021 – Sekarang)

- Member of the Senate of the Faculty of Law, University of Padjadjaran (2 February 2021 – Present)
- Head of Dept. HAN Faculty of Law, University of Padjadjaran (February 2, 2021 – Present)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Secara umum, persyaratan Kompetensi Komite Audit Perseroan, sebagai berikut:

1. Anggota Komite Audit wajib memiliki integritas, akhlak dan moral yang baik, independen, obyektif, tanggung jawab profesi serta memiliki kemampuan, pengetahuan dan pengalaman yang memadai sesuai dengan latar belakang pendidikannya, dan mampu berkomunikasi secara efektif termasuk menyediakan waktu yang cukup untuk melaksanakan tugasnya.
2. Memiliki pengetahuan membaca dan memahami laporan keuangan.
3. Memiliki pengetahuan mengenai lingkungan bisnis Bank, risiko dan kontrol serta memahami tugas, tanggung jawab dan wewenang dari Komite Audit.
4. Memiliki keseimbangan keterampilan dan pengalaman dengan latar belakang yang luas di bidang keuangan, akuntansi, perbankan, atau hukum.
5. Memiliki pengetahuan yang memadai tentang peraturan dan perundang-undangan yang berlaku terkait dengan operasional Bank.
6. Anggota Komite Audit dari Pihak Independen yang memiliki keahlian di bidang keuangan, akuntansi, perbankan, atau hukum apabila memenuhi kriteria sebagai berikut:
   a. Memiliki pengetahuan di bidang keuangan, akuntansi, perbankan, atau hukum
   b. Memiliki pengalaman kerja di bidang keuangan, akuntansi, perbankan, atau hukum sedikitnya 5 (lima) tahun.
7. Setiap anggota Komite Audit wajib mempelajari kegiatan Perseroan sehingga memiliki pengetahuan yang memadai tentang kegiatan Perseroan.
8. Komite Audit harus melakukan orientasi pada awal masa jabatan untuk memperoleh gambaran operasional Perseroan serta ruang lingkup kerja, dalam melaksanakan tanggung jawabnya secara efektif.
9. Komite Audit mendapatkan pelatihan secara periodik selama kurun waktu jabatan untuk meningkatkan pengetahuan dan keterampilannya.

Kualifikasi pendidikan dan pengalaman kerja Ketua dan Anggota Komite Audit adalah sebagai berikut:

Qualification of Education and Work Experience of Audit Committee

Generally, the Company's Audit Committee Competency requirements are as follows:

1. Having integrity, good character, and morals. Being independent, objective, professional, and responsibleas well as having adequate abilities, knowledge and experience in accordance with their educational background, and able to communicate effectively and to provide sufficient time to carry out their duties.
2. Having knowledge of reading and understanding financial reports.
3. Having knowledge of the Bank's business environment, risk and control as well as understanding duties, responsibilities and authority of Audit Committee.
4. Having adequate skills and experience with a broad background in finance, accounting, banking, or law.
5. Having adequate knowledge of the applicable laws and regulations related to Bank operations.
6. Coming from Independent Parties who have expertise in finance, accounting, banking, or law andfulfilling the following criteria:
   a. Having knowledge in finance, accounting, banking, or law
   b. Have work experience in finance, accounting, banking, or law for at least 5 (five) years.
7. Studying Bank's activities so that they have adequate knowledge about the Bank's activities.
8. Conducting an orientation at the beginning of their term of service to obtain an overview of the Bank's operations and scope of work in order to carry out their responsibilities effectively.
9. Receiving periodic training during the term of service to improve their knowledge and skills.

The educational qualifications and work experience of the Chairperson and Members of the Audit Committee are as follows:

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit
Table of Audit Committee Education and Work Experience Qualification

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experiences
Farid Rahman	Ketua Merangkap Anggota Chief concurrently member	- S1 Manajemen - S2 Banking & Finance - Bachelor's Degree in Management - Master's Degree in Banking & Finance	Memiliki pengalaman kerja di bidang perbankan. Having working experience in banking industry.
Diding Sakri	Anggota Member	- S1 Teknik Planologi - S2 Master Of Art - S3 PHD on Development Economics - Bachelor's Degree in Planology - Master of Art - Doctoral Degree (PhD) in Development Economics	Memiliki pengalaman kerja dibidang Penelitian, Keuangan dan Ekonomi. Having working experience in the field of Research, Finance and Economics.

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experiences
Wawan Hernawan	Anggota Member	- D3 Akuntansi - S1 Manajemen - Associate's Degree in Accounting - Bachelor's Degree in Management	Memiliki pengalaman kerja di bidang perbankan, Akuntansi dan Audit Internal. Having work experience in Banking, Accounting and Internal Audit.
Dewi Kania Sugiharti	Anggota Member	- S1 Hukum - S2 Hukum - S3 Ilmu Hukum - Bachelor's Degree in Law - Master's Degree in Law - Doctoral Degree in Accounting	Memiliki pengalaman kerja dibidang Hukum dan Audit Internal. Having working experience in the field of Law and Internal Audit.

Independensi Komite Audit

Persyaratan Independensi Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit, yaitu:

1. Anggota Direksi dilarang menjadi anggota Komite Audit.
2. Komisaris independen dan Pihak Independen yang menjadi anggota Komite paling kurang 51% (lima puluh satu perseratus) dari jumlah anggota Komite Audit.
3. Anggota Komite Audit tidak mempunyai hubungan afiliasi dengan Bank, Dewan Komisaris, Direksi, atau Rapat Umum Pemegang Saham (RUPS).
4. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.
5. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali Komisaris Independen.
6. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik.
7. Pihak Independen yang menjadi anggota Komite Audit adalah pihak yang berada di luar Perseroan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen.
   a. Yang dimaksud dengan Pemegang Saham Pengendali adalah badan hukum, orang perseorangan dan/atau kelompok usaha sebagaimana dimaksud dalam ketentuan Bank Indonesia mengenai Uji Kemampuan dan Kepatutan *(Fit and Proper Test)* Bank Umum. Termasuk dalam pengertian Pemegang Saham Pengendali Perseroan adalah pemegang saham Perseroan sampai dengan pengendali terakhir (*ultimate shareholders*) Perseroan.
   b. Hubungan keuangan yang dimaksud adalah apabila seseorang menerima penghasilan, bantuan keuangan, atau mendapatkan pinjaman dari:
      i. Anggota Dewan Komisaris dan/atau anggota Direksi Bank.
      ii. Perusahaan yang Pemegang Saham Pengendalinya adalah anggota Dewan Komisaris, dan/atau anggota Direksi Bank.
      iii. Perusahaan yang Pemegang Saham Pengendali Perseroan.

Audit Committee Independence

Below are the requirements of the Audit Committee Independence regulated in Audit Committee Rules and Guidelines:

1. Members of the Directors are prohibited to become Audit Committee.
2. Independent Commissioners and Independent Parties as the committee members at least 51% (fifty-one percent) of the total members of the Audit Committee.
3. Audit Committee members have no affiliation with the Bank, Board of Commissioners Directors, or General Meeting of Shareholders (GMS).
4. Audit Committee members have no business relations, direct or indirect, related to the Bank's business activities.
5. Audit Committee members are not a person who works or have the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months except for Independent Commissioners.
6. Audit Committee members have no direct or indirect shares in the Public Company.
7. Independent Parties as Audit Committee refers to a party beyond Bank circle without any financial relationship, management connection, share ownership, and/or family relation with the Board of Commissioners, Directors, and/or Controlling Shareholders or anything that can influence his ability to act independently.
   a. What is meant by Controlling Shareholders are legal entities, individuals and/or business groups as mentioned in Bank Indonesia guidelines concerning Fit and Proper Test of Commercial Banks. Included in the understanding of Bank Controlling Shareholders, it covers shareholders up to ultimate shareholders.
   b. Financial relationship means that one receives income, financial assistance, or loan from:
      i. Members of Board of Commissioners and/or Directors of the Bank.
      ii. Companies with Controlling Shareholders as members of the Board of Commissioners, and/or Directors of the Bank.
      iii. Companies with Bank Controlling Shareholders.

c. Hubungan kepengurusan adalah apabila seseorang menduduki posisi sebagai:
   i. Anggota Dewan Komisaris atau Direksi pada perusahaan dimana anggota Dewan Komisaris menjadi anggota Dewan Komisaris dan/atau anggota Direksi.
   ii. Anggota Dewan Komisaris atau Direksi pada perusahaan yang Pemegang Saham Pengendalinya adalah anggota Dewan Komisaris dan/atau anggota Direksi Bank.
   iii. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada perusahaan Pemegang Saham Pengendali Bank.
d. Hubungan kepemilikan saham adalah apabila seseorang menjadi pemegang saham pada:
   i. Perusahaan yang secara bersama-sama dimiliki oleh anggota Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali Perseroan sehingga bersama-sama menjadi Pemegang Saham Pengendali pada perusahaan tersebut; dan/atau
   ii. Perusahaan Pemegang Saham Pengendali Bank.
e. Hubungan keluarga adalah memliki hubungan keluarga sampai dengan derajat kedua baik hubungan vertikal maupun horizontal, termasuk mertua, menantu dan ipar. Dalam hal Pemegang Saham Pengendali Perseroan berbentuk badan hukum, maka hubungan keluarga antara Komisaris Independen dengan Pemegang Saham Pengendali Perseroan dilihat dari hubungan keluarga antara seseorang dengan Pemegang Saham Pengendali dari badan hukum yang merupakan Pemegang Saham Pengendali Bank.
f. Hubungan dengan Perseroan yang dapat menghalangi anggota Komite Audit dari Pihak Independen tidak dapat bertindak independen adalah:
   i. Kepemilikan saham Perseroan dengan jumlah kepemilikan lebih dari 5% (lima persen) dari modal disetor Bank.
   ii. Menerima atau memberi penghasilan, bantuan keuangan, atau pinjaman dari/kepada Perseroan yang menyebabkan pihak yang memberi penghasilan, bantuan keuangan atau pinjaman memiliki kemampuan untuk mempengaruhi (*controlling influence*) pihak yang menerima penghasilan, bantuan keuangan atau pinjaman seperti:
      - Pihak terafiliasi yakni pihak yang memberikan jasanya kepada Bank, antara lain akuntan publik, penilai, konsultan.
      - Transaksi keuangan dengan Perseroan yang dapat mempengaruhi kelangsungan usaha Perseroan dan/atau pihak yang melakukan transaksi keuangan, antara lain debitur inti, deposan inti, atau perusahaan yang sebagian besar sumber pendanaannya diperoleh dari Bank.
      - Debitur inti, deposan inti adalah debitur inti, deposan inti sebagaimana dimaksud dalam ketentuan Bank Indonesia mengenai Laporan Berkala Bank Umum.

c. Management relationship means that someone occupies a position as:
   i. Members of Board of Commissioners or Directors in companies where members of Board of Commissioners becoming Board of Commissioners and/or members of Directors,
   ii. Members of the Board of Commissioners or Directors in companies whose controlling shareholders are members of Board of Commissioners and/or members of Directors of the Bank.
   iii. Members of the Board of Commissioners, Directors, or Executive officers in Bank Controlling Shareholder company.
d. Share ownership relationship refers to a person who becomes a shareholder in:
   i. Companies that are mutually owned by members of the Board of Commissioners, Directors and/or Bank Controlling Shareholders so that they jointly become Controlling Shareholders in the certain company; and or
   ii. Bank Controlling Shareholder Company.
e. Family relationships refer to the connection until second level both vertical and horizontal relationships, including fathers in-law, sons-in-law and brother/sisters-in law. In Bank Controlling Shareholder as a legal entity, the family relationship between the Independent Commissioner and Bank Controlling Shareholder is seen from affiliation between a person and Controlling Shareholder.

f. Relationships with Banks that can hinder Audit Committee members to act independently including:

   i. Ownership of Bank shares of more than 5% (five percent) of the Bank's paid-up capital.

   ii. Receiving or giving income, financial assistance, or loans from/to banks that cause the parties who give income, financial assistance or loans have the ability to influence (controlling influence) those who receive income, financial assistance or loans such as:

      - Affiliated parties who provide services to Bank including public accountants, assessments, consultants.
      - Financial transactions with Bank that can affect the business acquaintance of Bank and/or parties conducting financial transactions, including core debtors, core depositors, or companies, where most of the funding sources are obtained from the Bank.
      - Core debtors, core depositors are core debtors, core depositors as referred to in Bank Indonesia provisions concerning Commercial Bank Periodic Reports.

- Menerima penghasilan dari Bank, kecuali penghasilan yang diterima oleh anggota Komite Audit (Pihak Independen) karena jabatan rangkapnya sebagai anggota Komite lainnya pada Perseroan yang sama.

8. Anggota Komite Audit dari Pihak Independen tidak merupakan:

   a. Mantan anggota Direksi; atau
   b. Pejabat Eksekutif Perseroan; atau
   c. Pihak-pihak yang mempunyai hubungan dengan Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen.
      Kecuali;
      a. Pihak-pihak yang melakukan fungsi pengawasan antara lain direktur kepatuhan, direktur manajemen risiko, dan Pejabat Eksekutif yang membawahi unit kerja pengawasan, antara lain Pejabat Eksekutif yang membidangi audit intern, kepatuhan, dan manajemen risiko.
      b. Telah menjalani masa tunggu (*coolling off*–tenggang waktu) antara berakhirnya jabatan secara efektif pada Bank, yaitu sejak tanggal efektif dinyatakan berhenti secara tertulis sebagai anggota Direksi atau Pejabat Eksekutif atau pihak-pihak lain yang mempunyai hubungan dengan Bank, dengan tanggal pengangkatan yang bersangkutan secara efektif sebagai anggota Komite Audit dari Pihak Independen) selama 1 (satu) tahun.

9. Anggota Komite Audit dari Pihak Independen dapat merangkap jabatan sebagai Pihak Independen anggota Komite lainnya pada Bank, dan/atau perusahaan lain sepanjang yang bersangkutan;
   a. Memenuhi seluruh kompetensi yang disyaratkan
   b. Memenuhi kriteria independensi
   c. Mampu menjaga rahasia Bank
   d. Memperhatikan kode etik yang berlaku
   e. Tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Komite

- Receiving income from Bank except for income received by members of the Audit Committee (Independent Party) because of his dual position as another Committee member at the same Bank.

8. Members of Audit Committee from Independent Parties must not constitute as follow:
   a. The former member of the Directors; or
   b. Bank Executive officers; or
   c. Parties that have a relationship with Bank that can affect their independence.

      Except;
      a. Parties performing supervisory functions include director of compliance, director of risk management, and Executive officer in charge of supervisory work unit including the Executive officer in charge of internal audit, compliance, and risk management.

      b. Having undergone a calling off period between effective termination at the Bank, i.e. since effective date declared it stop (written doc) as a member of the Directors or an Executive officer or other parties related to Bank with date of appointment as a member of Audit Committee from an Independent Party for 1 (one) year.

9. Members of the Audit Committee from an Independent Party may concurrently as Independent Members of other Committees at Bank, and/or other companies as long as they are able to fulfill the following;
   a. All required competencies
   b. Independence criteria
   c. Bank secrecy
   d. Applicable code of ethics
   e. Duties and responsibilities as a member of the Committee

Tabel Independensi Komite Audit

Table of Audit Committee Independence

Aspek Independensi Independence Aspects	Farid Rahman	Diding Sakri	Wawan Hernawan	Dewi Kania Sugiharti	Mokhamad Anwar*
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Audit Committee	√	√	√	√	√

Aspek Independensi Independence Aspects	Farid Rahman	Diding Sakri	Wawan Hernawan	Dewi Kania Sugiharti	Mokhamad Anwar*
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√

*Berhenti menjabat sejak tanggal 24 Agustus 2022
* Stop serving since August 24, 2022

Rapat Komite Audit

KEBIJAKAN RAPAT KOMITE AUDIT

Ketentuan mengenai rapat Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit yaitu:

A. Komite Audit sekurang-kurangnya mengadakan rapat 1 (satu) kali dalam 1 (satu) bulan dan/atau disesuaikan dengan kebutuhan Bank. Rapat sekurang-kurangnya membahas mengenai;
   1) Pengawasan atas proses pelaporan keuangan Bank.
   2) Penyeleksian, rekomendasi, penunjukkan serta mengawasi pekerjaan Auditor Eksternal.
   3) Evaluasi atas pemberian jasa non-audit yang diberikan pada auditor eksternal yang sedang melakukan audit.
   4) Pengawasan atas pengendalian internal bersama-sama dengan Satuan Kerja Audit Internal.
   5) Pengawasan atas kepatuhan terhadap Peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku bersama-sama dengan Satuan Kerja Kepatuhan dan Hukum.
   6) Evaluasi pengaduan dari pihak ketiga akan adanya dugaan *fraud* maupun perilaku tidak terpuji dari segenap organisasi Bank.
   7) Pelaksanaan tugas khusus yang diberikan oleh Dewan Komisaris.
B. Rapat Komite Audit dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pihak Independen. Apabila Ketua Komite Audit tidak dapat hadir, dimana tidak perlu dibuktikan kepada pihak ketiga, anggota Komite yang hadir memilih seorang anggotanya sebagai pimpinan rapat.
C. Keputusan Rapat Komite Audit dilakukan berdasarkan musyarawah mufakat.
D. Apabila dalam musyawarah tidak tercapai kata mufakat, pengambilan keputusan dapat dilakukan dengan cara pengambilan suara terbanyak.
E. Dalam kaitannya dengan pemungutan suara;
   1) Setiap anggota Komite Audit yang hadir berhak mengeluarkan 1 (satu) suara.
   2) Dalam hal terdapat anggota Komite tidak dapat hadir, anggota yang tidak hadir tersebut memberikan surat kuasa kepada salah seorang anggota Komite Audit untuk memberikan suaranya. Seorang anggota Komite hanya dapat mewakili 1 (satu) orang Komite lain dengan surat kuasa yang sah.

Audit Committee Meetings

AUDIT COMMITTEE MEETING POLICY

The provisions regarding Audit Committee meetings set out in the Audit Committee Rules and Guidelines as follows:

A. The Audit Committee held at least 1 (one) meeting every 1 (one) month and/or according to the Bank's needs. The meeting at least discusses;
   1) Supervision of the Bank's financial reporting process.
   2) Selection, recommendation, appointment and supervising the work of the External Auditor.
   3) Evaluation of the provision of non-audit services provided to external auditors who are conducting audits.
   4) Supervision of internal control together with the Internal Audit Unit.
   5) Supervision of compliance with Bank Indonesia Regulations/Financial Services Authority Regulations and applicable laws and regulations together with the Compliance and Legal Unit.
   6) Evaluation of complaints from third parties regarding allegations of fraud and disgraceful behavior from all Bank organizations.
   7) Implementation of special tasks assigned by the Board of Commissioners.
B. Audit Committee Meeting can make a decision if it is attended by at least 51% (fifty-one percent) of the total number of members including the Independent Commissioner and Independent Party. If the head of the Audit Committee cannot attend, which does not need to be proven to a third parties, the Committee member present elects a member as chairperson of the meeting.
C. The decision of the Audit Committee Meeting is based on the consensus agreement.
D. If the consensus agreement is not reached, the decision-making can be done by taking the most votes.
E. In relation to voting;
   1) Each Audit Committee member hold 1 (one) vote.
   2) When a committee member is unable to attend, the absent member provides a power of attorney to one of Audit Committee member to vote. A Committee member can only represent 1 (one) of another Committee.

3) Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan, sedangkan pemungutan suara mengenai hal-hal lain dilakukan dengan lisan kecuali Ketua Rapat memutuskan lain tanpa ada keberatan dari peserta rapat Komite Audit.
4) Suara blanko (kosong) dan suara yang dianggap tidak sah dianggap tidak ada serta tidak dihitung dalam menentukan jumlah suara yang dikeluarkan.

F. Komite Audit dapat meminta manajemen atau Pegawai Perseroan atau pihak lain untuk menghadiri rapat/pertemuan dan memberikan informasi yang diperlukan terkait dengan materi rapat Komite, melalui Komisaris.
G. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
H. Perbedaan pendapat (*disenting opinions*) yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
I. Kesekretariatan Dewan Komisaris berkewajiban untuk menyiapkan dan mendokumentasikan risalah rapat Komite.

3) Voting on oneself is carried out with a closed ballot without a signature, whereas voting on other matters is done verbally unless based on the Chairperson of Meeting decision without any objections from other participants of the Audit Committee meeting.
4) Blank votes and invalid votes are considered non-existent (not counted) in determining the number of votes cast.

F. Audit Committee may ask the Bank's management or employees or other parties to attend meetings and provide necessary information related to the Committee meeting material through the Commissioners.
G. Results of the Audit Committee meeting must be reported in the minutes of the meeting and properly documented.
H. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with reasons of the dissenting opinions.
I. Secretariat of Board of Commissioners is obliged to prepare and document minutes of Committee meetings.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2022, tanggal pelaksanaan, Agenda rapat dan Peserta rapat Komite Audit, sebagai berikut.

AGENDA OF COMMITTEE AUDIT MEETING

Throughout 2022, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.

Tabel Agenda Rapat Komite Audit
Table of Audit Committee Meeting Agenda

No	Tanggal Pelaksanaan Rapat Date of the Meeting	Agenda Agendas	Peserta Rapat Participants
1	4 Januari 2022 January 4, 2022	1. Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana CSR Tahun 2021. 2. Pembahasan program kerja Komite Audit Tahun 2022. 1. Discussion on the Appointment of a Public Accountant Firm for the 2021 CSR Management Audit. 2. Discussion of the Audit Committee's work program for 2022.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar
2	25 Januari 2022 January 25, 2022	Pembahasan Rencana Kerja Tahunan dan Anggaran Tahun 2022 Satuan Kerja Audit Internal. Discussion of the Annual Work Plan and the 2022 budget of the Internal Audit Unit.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar 4. Satuan Kerja Audit Internal
3	15 Februari 2022 February 15, 2022	Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu I. Appointment of a Public Accounting Firm for Audit of Allotment and Emission Cost of Capital Increase with Pre-emptive Rights I.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar
4	15 Februari 2022 February 15, 2022	1. Pembahasan Evaluasi Hasil Audit Internal oleh Satuan Kerja Audit Internal Periode TW IV Tahun 2021. 2. Pembahasan Monitoring Pemenuhan Komitmen Tindak Lanjut Hasil Pemeriksaan Pihak Eksternal Periode Triwulan IV Tahun 2021. 1. Discussion on the evaluation of Internal Audit results by the Internal Audit Unit for the period of TW IV of 2021. 2. Discussion on Monitoring the Fulfillment of Follow-up Commitments from the results of External Party Examination for the Quarter of 2021.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar 4. Satuan Kerja Audit Internal 5. Divisi Kepatuhan & APU PPT
5	07 Maret 2022 March 07, 2022	Pembahasan Laporan Keuangan Publikasi bank **bjb** Periode 31 Desember 2021 *Audited*. Discussion of bank **bjb**'s published Financial Statements for the period of December 31, 2021, Audited.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar
6	16 Maret 2022 March 16, 2022	Pembahasan Permohonan Penunjukan Kantor Akuntan Publik Terkait Penerbitan *Comfort Letter* dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022. Discussion of the Request for the Appointment of a Public Accounting Firm Related to Issuance of Comfort Letter in the context of the Public Offering of Continuous Subordinated Bond III bank **bjb** Phase II of 2022.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar

No	Tanggal Pelaksanaan Rapat Date of the Meeting	Agenda Agendas	Peserta Rapat Participants
7	25 April 2022 April 25, 2022	Pembahasan Laporan Keuangan Publikasi bank **bjb** Periode 31 Maret 2022 Discussion of bank **bjb**'s published Financial Statements for the Period of March 31, 2022.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar
8	17 Mei 2022 May 17, 2022	Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Subordinasi bank **bjb** Tahap II Tahun 2022. Discussion of Appointment Request of the Public Accounting Firm Allotment Audit and Continuous Public Offering III (PUB III) Subordinated Bond of bank **bjb** Phase II 2022.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar
9	07 Juni 2022 June 07, 2022	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan bank **bjb** Tahun 2021 Discussion of Evaluation of Audit implementation by Public Accounting Firm on the bank **bjb**'s Financial Statements of 2021	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar 4. Divisi Pengendalian Keuangan / Financial Control Division 5. KAP Amir Abadi Jusuf, Aryanto, Mawar dan rekan (RSM)
10	07 Juni 2022 June 07, 2022	Pembahasan Evaluasi Pelaksanaan Audit oleh Kantor Akuntan Publik atas Laporan Keuangan dan Portofolio Investasi Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2021. Discussion of the Audit evaluation by the Public Accounting Firm for financial statements and the Financial Institution Pension Fund (DPLK) bank **bjb** for the 2021 Fiscal Year	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar 4. Unit Dana Pensiun Lembaga Keuangan / Financial Institution Pension Fund Unit 5. KAP Djoemarma, Wahyudin dan Rekan
11	14 Juni 2022 June 14, 2022	1. Pembahasan Evaluasi Hasil Audit Internal Periode TW I Tahun 2022. 2. Pembahasan *Monitoring* Tindak Lanjut Pemenuhan Komitmen Hasil Pemeriksaan Pihak Eksternal Periode Triwulan I Tahun 2022. 1. Discussion of the evaluation of the Internal Audit results for the period of Quarter I of 2022. 2. Discussion Follow-Up Monitoring on the Fulfillment of Commitments from External Party Examination Result for the Period of Quarter I of 2022.	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar 4. Divisi Kepatuhan & APU PPT / Compliance & AML CFT Division
12	26 Juli 2022 July 26, 2022	1. Pembahasan Penunjukan Kantor Akuntan Publik (KAP) untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2022. 2. Pembahasan Publikasi Laporan Keuangan Periode 30 Juni 2022 1. Discussion of the Appointment of a Public Accounting Firm (KAP) for bank **bjb**'s Published Financial Statements Audit for the 2022 Fiscal Year. 2. Discussion of Publication of Financial Statements for the Period of June 30, 2022	1. Farid Rahman 2. Wawan Hernawan 3. Mokhamad Anwar
13	27 September 2022 September 27, 2022	1. Pembahasan Evaluasi Hasil Audit Internal Periode TW II Tahun 2022. 2. Pembahasan *Monitoring* Tindak Lanjut Pemenuhan Komitmen Hasil Pemeriksaan Pihak Eksternal Periode Triwulan II Tahun 2022. 1. Discussion of the Internal Audit Results Evaluation for the period for the Period of Quarter II of 2022. 2. Discussion of the follow-up Monitoring for the Fulfillment of Commitments from the External Party Examination Result for the Period of Quarter II of 2022.	1. Farid Rahman 2. Diding Sakri 3. Wawan Hernawan 4. Divisi Kepatuhan & APU PPT / Compliance & AML CFT Division 5. Satuan Kerja Audit Internal / Internal Audit Unit
14	11 Oktober 2022 October 11, 2022	1. Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun 2022. 2. Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2022 1. Discussion of the Appointment of a Public Accounting Firm for the bank **bjb**'s Financial Statements Audit of 2022. 2. Discussion of the Appointment of a Public Accounting Firm for Audit of the Financial Statements of Financial Institutions Pension Fund (DPLK) bank **bjb** of 2022	1. Farid Rahman 2. Diding Sakri 3. Wawan Hernawan
15	28 Oktober 2022 October 28, 2022	Pembahasan Publikasi Laporan Keuangan bank **bjb** Periode 30 September 2022. Discussion of bank **bjb**'s published financial statements for the period of September 30, 2022.	1. Farid Rahman 2. Diding Sakri 3. Wawan Hernawan
16	20 Desember 2022 December 20, 2022	1. Pembahasan Evaluasi Hasil Audit Internal oleh SKAI Periode Triwulan III 2022 2. Pembahasan *Monitoring* tindaklanjut hasil pemeriksaan pihak eksternal periode triwulan III Tahun 2022 3. Pembahasan Rencana Kerja & Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal (SKAI) Tahun 2023 1. Discussion of Evaluation of Internal Audit results by SKAI for the Quarter III 2022 2. Discussion follow-up Monitoring of external party Examination results for the quarter III 2022 3. Discussion of the 2023 Annual Work Plan & Budget (RKAT) of the Internal Audit Unit (SKAI)	1. Farid Rahman 2. Diding Sakri 3. Wawan Hernawan 4. Dewi Kania Sugiharti

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

Selama tahun 2022, Komite Audit telah melaksanakan rapat sebanyak 16 (enam belas) kali. Adapun frekuensi dan tingkat kehadiran masing-masing anggota Komite Audit adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF AUDIT COMMITTEE MEETINGS

During 2022, the Audit Committee has held 16 (sixteen) meetings. The frequency and level of attendance of each member of the Audit Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Audit

Table of Attendance Level on Audit Committee Meeting

Nama Name	Jabatan Position	Rapat Komite Audit Audit Committee Meeting Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Farid Rahman	Ketua Merangkap Anggota Chief concurrently member	16	16	100%
Diding Sakri*	Anggota Member	4	4	100%
Mokhamad Anwar**	Anggota Member	11	11	100%
Dewi Kania Sugiharti***	Anggota Member	1	1	100%
Wawan Hernawan	Anggota Member	16	16	100%

*Mulai menjabat sebagai anggota Komite Audit sejak tanggal 26 Juli 2022. / Began serving as a member of the Audit Committee since July 26, 2022.
**Menjabat sebagai anggota Komite Audit sampai dengan tanggal 24 Agustus 2022. / Served as a member of the Audit Committee until August 24, 2022.
***Mulai menjabat sebagai anggota Komite Audit sejak tanggal 4 November 2022. / Began serving as a member of the Audit Committee since November 4, 2022.

Pelatihan dan/atau Peningkatan Kompetensi Komite Audit Pada Tahun 2022

Audit Committee Training and/or Competency Improvement In 2022

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Farid Rahman	Ketua Merangkap Anggota Chief concurrently member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Mohamad Anwar**	Anggota Member	-	-	-
Dewi Kania Sugiharti***	Anggota Member	-	-	-
Wawan Hernawan	Anggota Member	*Governance Risk Management and Compliance* Governance Risk Management and Compliance	Bandung, 5 – 6 Juli 2022 Bandung, July 5 - 6 2022	DR. G. Suprayitno, IR, MM, IPU, QCRO, QCGP, DR. G. Suprayitno, IR, MM, IPU, QCRO, QCGP,

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Workshop FKDK BPDSI Wilayah Barat West Region BPDSI FKDK Workshop	Batam, 5 – 6 Oktober 2022 Batam, October 5 – 6 2022	FKDK BPDSI FKDK BPDSI

*Mulai menjabat sebagai anggota Komite Audit sejak tanggal 26 Juli 2022. / Began serving as a member of the Audit Committee since July 26, 2022.
**Menjabat sebagai anggota KomiteAudit sampai dengan tanggal 24 Agustus 2022. / Served as a member of the Audit Committee until August 24, 2022.
***Mulai menjabat sebagai anggota Komite Audit sejak tanggal 4 November 2022. / Began serving as a member of the Audit Committee since November 4, 2022.

Program Kerja dan Pelaksanaan Tugas Komite Audit Tahun 2022

Selama tahun 2022 Komite Audit telah melaksanakan serangkaian kegiatan berdasarkan pedoman dan tata tertib kerja serta program kerja yang telah ditetapkan, adapun berdasarkan hasil evaluasi dan pemantauan yang dilakukan diperoleh kesimpulan di antaranya adalah:

1. Satuan Kerja Audit Internal (SKAI) telah menyusun rencana kerja berdasarkan risiko (*risk based*).
2. Pelaksanaan kegiatan audit oleh Satuan Kerja Audit Internal (SKAI) telah sesuai dengan rencana kerja audit dimana setiap pelaksanaan audit dan pelaporan yang dilakukan oleh SKAI telah sesuai dengan kebijakan audit internal.
3. Komite Audit melakukan *review* terhadap *draft* laporan keuangan publikasi bank **bjb** setiap triwulanan dan memberikan rekomendasi kepada Dewan Komisaris.
4. Komite Audit telah melakukan *review* terhadap Kantor Akuntan Publik (KAP) dan memberikan rekomendasi penunjukan KAP kepada Dewan Komisaris terkait:
   a. Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR)
   b. Audit Penjatahan dan Biaya Emisi Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I.
   c. Penerbitan *Comfort Letter* dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022.
   d. Audit Penjatahan dan Biaya Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Subordinasi bank **bjb** Tahap II tahun 2022.
   e. Audit Laporan Keuangan bank **bjb** Tahun Buku 2022.
   f. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun buku 2022
5. Komite Audit melakukan evaluasi atas efektivitas pelaksanaan audit eksternal termasuk penelaahan independensi dan objektivitas auditor eksternal serta penelaahan kecukupan pemeriksaan yang dilakukan untuk memastikan semua risiko yang penting telah dipertimbangkan, pelaksanaan evaluasi kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik berdasarkan Peraturan Otoritas Jasa Keuangan No. 13/ POJK.03/2017. Dari hasil pemantauan dan evaluasi Komite Audit, kantor akuntan publik telah melaksanakan sesuai dengan Standar Audit yang berlaku.

Work Programs and Implementation of The Duties of The Audit Committee in 2022

Throughout 2022, the Audit Committee has carried out a series of activities based on Audit Committee guidelines, code of conduct, and work programs, while based on the results of the evaluation and monitoring carried out, conclusions were obtained, including:

1. The Internal Audit Unit (SKAI) has prepared a work plan based on risk (risk-based).
2. The implementation of audit activities by the Internal Audit Unit (SKAI) has been in line with the audit work plan, where every audit and reporting performed by SKAI has followed the internal audit policy.
3. The Audit Committee reviews a draft of the financial statements of bank **bjb** is published quarterly, and provides recommendations to the Board of Commissioners.
4. The Audit Committee has reviewed the public accounting firm (KAP) and provided recommendations on the appointment of KAP to the relevant Board of Commissioners:
   a. Fund Management Audit of the Corporate Social Responsibility (CSR)
   b. Audit of allotment and "emission costs of the capital increase" with pre-emptive rights I.
   c. Issuance of Comfort Letter in the context of Public Offering of Continuous Subordinated Bond III bank **bjb** Phase II 2022.
   d. Audit of allotment and emission costs of Public Offering of Continuous Subordinated Bond III bank **bjb** Phase II 2022.
   e. Audit of bank **bjb** Financial Statements for the 2022 Fiscal Year.
   f. Financial Statement Audit of the Financial Institution Pension Fund (DPLK) bank **bjb** for the 2022 Fiscal Year
5. The Audit Committee evaluates the effectiveness of the external audit, including a review of the independence and objectivity of the external auditor as well as a review of the adequacy of the audits carried out to ensure that all important risks have been considered, and that the evaluation of the suitability implementation of the audit by the public accounting firm has been in line with the Financial Services Authority Regulation No. 13/POJK.03/2017. From the monitoring and evaluation results of the Audit Committee, the Public Accounting Firm has implemented it following the applicable Audit Standards.

6. Komite audit melakukan evaluasi terhadap tindaklanjut pemenuhan komitmen atas hasil pemeriksaan pihak eksternal guna memastikan bahwa setiap temuan hasil pemeriksaan pihak eksternal telah di tindaklanjuti sesuai dengan komitmen yang telah diberikan dan disepakati, serta berdasarkan hasil pemantauan bank **bjb** secara periodik telah melaporkan tindaklanjut dari setiap temuan kepada pihak eksternal.

Pernyataan Komite Audit atas Efektivitas Sistem Pengendalian Internal dan Manajemen Risiko

Sistem Pengendalian Internal dan Manajemen Risiko di bank **bjb** telah diimplementasikan dengan tujuan untuk memastikan aktivitas manajemen dalam mencapai tujuan organisasi berjalan secara efektif dan efisien. Efektivitas SPI tercermin pada pencapaian pemenuhan tingkat kepatuhan Perseroan terhadap berbagai peraturan-peraturan yang berlaku baik yang bersifat internal maupun eksternal yang ditetapkan oleh Otoritas Jasa Keuangan, efektivitas dan efisiensi kegiatan operasional bank, penerapan manajemen risiko pada semua unit organisasi, ketersediaan informasi dan laporan keuangan secara lengkap, tepat waktu dan akurat, sehingga kegiatan Perseroan berjalan dengan lancar dan berkesinambungan (*sustainable*) dari waktu ke waktu.

Dewan komisaris selalu melakukan pemantauan dan pengawasan terhadap pelaksanaan sistem pengendalian internal dan manajemen risisko secara umum termasuk berbagai kebijakan yang ditetapkan Direksi, untuk memastikan proses pengendalian internal Perseroan dan penerapan manajemen risiko Perseroan berjalan secara efektif dan efisien. Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh Komite Audit dan Komite Pemantau Risiko.

Pada pelaksanaannya, Direksi, Unit-unit kerja terkait, dan Satuan Kerja Audit Internal (SKAI) selalu melakukan pemantauan secara rutin dan berkesinambungan terhadap pelaksanaan pengendalian internal Perseroan dengan membandingkan sasaran dengan realisasi. Risiko-risiko utama Perseroan telah menjadi perhatian utama agar dapat diidentifikasi secara dini dengan menyiapkan berbagai mitigasi untuk mengatasi risiko-risiko tersebut. Satuan Kerja Audit Internal yang merupakan organ organisasi vital bank dengan didukung sumber daya yang kompeten dengan sertifikasi yang memadai, secara efektif dan efisien menjalankan fungsi audit internal terhadap keseluruhan unit-unit organisasi baik di pusat maupun cabang dan selalu menyampaikan hasil temuan audit kepada Komite Audit dan Direksi yang membidangi agar dapat ditindaklanjuti secara cepat dan tepat. Komite Audit sebagai organ yang membantu Komisaris selalu melakukan pemantauan atas efektivitas jalannya Audit Internal dan memastikan bahwa pelaksanaan Audit internal berjalan sesuai dengan rencana yang ditetapkan setiap awal tahun.

Secara umum komitmen secara menyeluruh dan berkesinambungan dalam melaksanakan sistem pengendalian internal dan manajemen risiko Perseroan telah dijalankan dengan baik dan memadai oleh seluruh jajaran manajemen, dalam hal ini Direksi dan pejabat

6. The audit committee evaluates the follow-up to the fulfillment of commitments on the results of the external party examination to ensure that any findings from the external party examination have been followed up, and based on the monitoring results, bank **bjb** has periodically reported the follow-up of each finding to the external party.

Statement of the Audit Committee on the Effectiveness of Internal Control System and Risk Management

The Internal Control and Risk Management System at bank **bjb** was implemented with the aim of ensuring that management activities in achieving organizational goals run effectively and efficiently. The effectiveness of SPI was reflected in the achievement of compliance with the level of bank compliance with various applicable internal and external regulations set by the Financial Services Authority, effectiveness and efficiency of bank operational activities, implementation of risk management in all organizational units, availability of information and financial reports on a regular basis complete, timely and accurate, so that bank activities run smoothly and sustainably from time to time.

The Board of Commissioners always monitored and supervised the implementation of the internal control system and risk management in general, including the various policies set by the Directors, to ensure that the bank's internal control process and the implementation of bank risk management run effectively and efficiently. In carrying out its duties, the Board of Commissioners was assisted by the Audit Committee and the Risk Monitoring Committee.

In practice, the Directors, related work units, and the Internal Audit Unit (SKAI) always carried out regular and continuous monitoring of the implementation of bank internal control by comparing targets with realization. The main bank risks became a major concern so that they could be identified early by preparing various mitigations to overcome these risks. The Internal Audit Unit, as a vital organizational organ of the bank and supported by competent resources with adequate certification, effectively and efficiently carried out the internal audit function of all organizational units both at the head and branches and always submitted audit findings to the Audit Committee and Directors in charge so that it could be followed up quickly and precisely. The Audit Committee as an organ assisting the Commissioners always monitored the effectiveness of the Internal Audit and ensureed that the implementation of the internal audit went according to the plan set at the beginning of each year.

In general, the overall and continuous commitment to implementing the Company internal control and risk management system had been carried out properly and adequately by all levels of management, in this case the Company Directors and

Perseroan, serta seluruh karyawan Perseroan terutama unit-unit terkait dengan pemantauan intensif yang dilakukan oleh Dewan Komisaris dari waktu ke waktu secara berkesinambungan.

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi merupakan salah satu alat kelengkapan Dewan Komisaris yang berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Peraturan Otoritas Jasa Keuangan mewajibkan bank untuk membentuk Komite Nominasi dan Remunerasi sebagai penerapan *good corporate governance* sehingga Perseroan dapat dikelola berlandaskan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independensi dan kewajaran sehingga pengelolaan bank dapat dipertanggungjawabkan.

Dasar Pembentukan Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi Perseroan dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan nomor 34/POJK.04/2014 tanggal 08 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.

2. Peraturan Otoritas Jasa Keuangan nomor 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 02/SK/DK/2016 tanggal 04 Februari 2016 tentang Pembentukan Komite Nominasi dan Remunerasi.
4. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Agar Komite Nominasi dan Remunerasi dapat bekerja secara efektif, maka Komite Nominasi dan Remunerasi harus mempunyai suatu pedoman yang mengatur secara jelas peran dan tanggung jawab komite dan lingkup kerjanya, yang ditetapkan atas keputusan rapat Dewan Komisaris bank **bjb**. Pedoman kerja dan Tata Tertib Kerja Komite Nominasi dan Remunerasi diatur dalam Surat Keputusan Dewan Komisaris bank **bjb** nomor 03/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

officers, as well as all the Company employees, especially units related to intensive monitoring carried out by the Bank Board of Commissioners from time to time on an ongoing basis.

The Nomination and Remuneration Committee

The Nomination and Remuneration Committee is one of the organs of the Board of Commissioners that serves to assist the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of the Board of Directors and the Board of Commissioners members. Financial Services Authority Regulation requires banks to establish Nomination and Remuneration Committees as an application of good corporate Governance so that the bank can be managed based on the principles of transparency, accountability, responsibility, independence, and fairness so that bank management can be accounted for.

Duties and Responsibilities of the Nomination and Remuneration Committee

The Company's Nomination and Remuneration Committee was formed based on:

1. Regulation of the Financial Services Authority number 34/POJK.04/2014 dated December 8, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. Regulation of the Financial Services Authority number 55/POJK.03/2016 dated December 9, 2016 concerning Implementation of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Regional Development Bank West Java and Banten, Tbk. Number 02/SK/DK/2016 dated February 04, 2016 concerning Establishment of the Nomination and Remuneration Committee.
4. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 01/SK/DKO/2021, dated April 7, 2021, concerning the division of duties and implementation of the activities of the Board of Commissioners and committees as last amended by decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the distribution of duties and implementation of the activities of the Board of Commissioners and committees.

Guidelines and Work Rules of the Nomination and Remuneration Committee

To ensure the Nomination and Remuneration Committee is able to work effectively, the Nomination and Remuneration Committee must have a guideline that clearly regulates the roles and responsibilities of the committee and its scope of work, which is determined by the decision of the bank **bjb** Board of Commissioners' meeting. The Work Guidelines and Code of Conduct of the Nomination and Remuneration Committee are regulated in the Decree of the Board of Commissioners of bank **bjb** number 03/SK/DKO/2022 dated January 4, 2022, concerning Guidelines and Code of Conduct of the Nomination and Remuneration Committee.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Berdasarkan Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi 03/SK/DKO/2022 tanggal 4 Januari 2022, Komite Nominasi dan Remunerasi memiliki Tugas, Tanggung Jawab, Wewenang dan Standar Etika Sebagai berikut:

Tugas dan Tanggung Jawab

1. Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab untuk menyusun dan melaksanakan rencana kerja tahunan Komite Nominasi dan Remunerasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Perseroan.
2. Komite Nominasi dan Remunerasi bertanggung jawab kepada Dewan Komisaris.
3. Komite Nominasi dan Remunerasi wajib bertindak independen dalam melaksanakan tugasnya.

A. Tugas yang terkait dengan Nominasi, yaitu:

1. Memberikan rekomendasi pemberhentian, pengisian, dan penggantian Pengurus untuk disampaikan atas nama Dewan Komisaris kepada RUPS.
2. Memberikan rekomendasi mengenai komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris.
3. Memberikan usulan yang memenuhi syarat sebagai anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.
4. Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Pengurus kepada Dewan Komisaris untuk disampaikan kepada RUPS.
5. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi calon anggota Komite kepada Dewan Komisaris.
6. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
7. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi.
8. Memberikan rekomendasi mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.

B. Tugas yang terkait dengan Remunerasi, yaitu:

1. Mempelajari ketentuan dan peraturan perundang-undangan yang berlaku dalam kebijakan remunerasi, penetapan fasilitas dan tunjangan lainnya.
2. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Struktur remunerasi
   b. Kebijakan atas remunerasi
   c. Besaran atas remunerasi

Duties and Responsibilities of the Nomination and Remuneration Committee

Based on the Guidelines and Work Rules of the Nomination and Remuneration Committee 03/SK/DKO/2022 dated January 4, 2022, the Nomination and Remuneration Committee has the following Duties, Responsibilities, Authorities and Ethical Standards:

Duties and responsibilities

1. The Nomination and Remuneration Committee has the duties and responsibilities of preparing and implementing the Nomination and Remuneration Committee's annual work plan in accordance with the directions of the Board of Commissioners and the provisions in force at the Bank.
2. The Nomination and Remuneration Committee is responsible to the Board of Commissioners.
3. The Nomination and Remuneration Committee must act independently in carrying out its duties.

A. Tasks related to Nominations, namely:

1. Provide recommendations for dismissal, filling and replacement of Management to be submitted on behalf of the Board of Commissioners to the GMS.
2. Provide recommendations regarding the composition of positions of members of the Directors and/or members of the Board of Commissioners.
3. Provide proposals that met the requirements as members of the Board of Commissioners and/or members of the Directors to the Board of Commissioners to be submitted to the GMS.
4. Compile and provide recommendations regarding systems and procedures for selecting and/or replacing members of the Management to the Board of Commissioners to be submitted to the GMS.
5. Provide recommendations regarding Independent Parties who will become candidates for Committee members to the Board of Commissioners.
6. Provide recommendations to the Board of Commissioners regarding performance evaluation policies for members of the Directors and/or members of the Board of Commissioners.
7. Assist the Board of Commissioners in assessing the performance of members of the Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation materials.
8. Provide recommendations regarding capacity building programs for members of the Directors and/or members of the Board of Commissioners.

B. Duties related to Remuneration, namely:

1. Studying the rules and regulations that apply in the remuneration policy, the determination of facilities and other benefits.
2. Provide recommendations to the Board of Commissioners regarding:
   a. Remuneration structure
   b. Policy on remuneration
   c. The amount of remuneration

3. Penyusunan struktur, kebijakan, dan besaran remunerasi sebagaimana yang dimaksud pada angka 2) harus memperhatikan:
   a. Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha perusahaan sejenis dan skala usaha perusahaan dalam industri.
   b. Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja perusahaan.
   c. Target kinerja atau kinerja masing – masing anggota Direksi dan/atau anggota Dewan Komisaris.
   d. Keseimbangan tunjangan yang bersifat tetap dan bersifat variabel.
4. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
5. Mengevaluasi struktur, kebijakan, dan besaran remunerasi yang berlaku pada Perseroan paling kurang 1 (satu) tahun sekali.
6. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Kebijakan remunerasi berupa gaji, fasilitas dan tunjangan lainnya bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS.
   b. Kebijakan remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi melalui Dewan Komisaris.
7. Rekomendasi sebagaimana dimaksud dalam angka 6) disampaikan dengan memperhatikan kinerja, risiko, kewajaran dengan *peer group*, sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku.
8. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
9. Memberikan rekomendasi kepada Dewan Komisaris atas kebijakan remunerasi pegawai Bank secara keseluruhan untuk disampaikan kepada Direksi.
10. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan.

C. Evaluasi Kinerja Dewan Komisaris dan Direksi

1) Indikator Penilaian Dewan Komisaris
   a. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
   b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.

3. Preparation of the structure, policy and amount of remuneration as referred to in number 2) must pay attention to:
   a. Remuneration that applies to the industry is in accordance with the business activities of similar companies and the business scale of the company in the industry.
   b. The duties, responsibilities, and authority of members of the Directors and/or members of the Board of Commissioners related to the achievement of the goals and performance of the company .
   c. Performance targets or the performance of each member of the Directors and/or members of the Board of Commissioners.
   d. The balance of fixed and variable allowances.
4. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
5. Evaluate the structure, policies and remuneration amount applicable to the Bank at least once a year.
6. Provide recommendations to the Board of Commissioners regarding:
   a. Remuneration policy in the form of salary, facilities and other benefits for the Board of Commissioners and Directors submitted to the GMS.
   b. Remuneration policy for executive officers and employees as a whol submitted to the Directors through the Board of Commissioners.
7. Recommendations as referred to in number 6) are submitted with regard to performance, risk, fairness with peer groups, targets, Bank's long-term strategy, fulfillment of reserves as regulated in applicable laws and regulations.
8. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
9. Providing recommendations to the Board of Commissioners on the overall remuneration policy for Bank employees to be submitted to the Directors.
10. Ensuring that the remuneration policy complies with the provisions.

C. Performance Evaluation of the Board of Commissioners and Directors

1) Assessment Indicators of Board of Commissioners
   a. The performance appraisal of the Board of Commissioners was carried out 1 (once) a year at the end of each financial year, both collectively and individually.
   b. Performance appraisal was the basis for consideration in providing remuneration, especially bonuses.

c. Indikator dan bobot penilaian kinerja Dewan Komisaris sesuai dengan pedoman dan tata tertib kerja Komite Nominasi dan Remunerasi No 03/SK/DKO/2022 tanggal 4 Januari 2022

2) Penilaian Kinerja Direksi.
   a. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
   b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
   c. Indikator dan bobot penilaian kinerja Direksi sesuai dengan pedoman dan tata tertib kerja Komite Nominasi dan Remunerasi No 03/SK/DKO/2022 tanggal 4 Januari 2022.

D. Struktur Remunerasi

Berdasarkan keputusan Rapat Umum Pemegang Saham, struktur remunerasi Dewan Komisaris dan Direksi adalah:

1. Gaji
2. Tantiem
3. Fasilitas kendaraan
4. Tunjangan pajak
5. Tunjangan Hari Raya (THR)
6. Tunjangan Hari Tua
7. Tunjangan Pakaian Dinas
8. Uang Penghargaan
9. Honorarium Rapat
10. Perjalanan Dinas
11. Manfaat Pensiun
12. Asuransi Jabatan
13. Biaya Pendidikan dan Pelatihan
14. Fasilitas Kesehatan dan *Medical Check Up*
15. Fasilitas Rumah Dinas dan penginapan
16. Fasilitas Komunikasi
17. Insentif Prestasi Kerja

Pembagian remunerasi berdasarkan penilaian kinerja Pengurus dikenakan pada Tantiem.

E. Dalam hal pelaksanaan tata kelola dana pensiun, Komite Nominasi dan Remunerasi bertugas sebagai:

1. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan kriteria dan memilih calon Dewan Pengawas atau Pelaksana Tugas Pengurus.
2. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan sistem remunerasi.

F Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Nominasi dan Remunerasi sesuai ketentuan perundang-undangan dan Peraturan Otoritas Jasa Keuangan/Peraturan Bank Indonesia yang berlaku.

c. The indicators and weights for assessing the performance of the Board of Commissioners are in accordance with the guidelines and work procedures of the Nomination and Remuneration Committee No 03/SK/DKO/2022 dated January 4, 2022

2) Assessment Indicators of Directors.
   a. The performance appraisal of the Directors was carried out 1 (one) time in a year at the end of the financial year, both collectively and individually.
   b. Performance appraisal was the basis for consideration in providing remuneration, especially bonuses.
   c. Indicators and weights for assessing the performance of the Board of Directors in accordance with the guidelines and work procedures of the Nomination and Remuneration Committee No 03/SK/DKO/2022 dated January 4, 2022.

D. Remuneration Structure

Based on the decision of the General Meeting of Shareholders, the remuneration structure of the Board of Commissioners and Directors include the following:

1. Salary
2. Percentage share of profit (Tantiem)
3. Vehicle facilities
4. Tax benefits
5. Holiday Allowance (THR)
6. Old-Age Benefits
7. Service Clothes Benefits
8. Award Money
9. Meeting Honorarium
10. Official Travel
11. Retirement/Pension Benefits
12. Job Insurance
13. Education and Training Costs
14. Health and Medical Check-Up Facilities
15. Official House and lodging facilities
16. Communication Facilities
17. Work Performance Incentives

The distribution of remuneration based on the performance evaluation of the Management is subject to Tantiem.

E. In terms of implementing retirement fund governance, the Nomination and Remuneration Committee has the duty as:

1. Facilitator of the Board of Trustees in assisting the Founder to set criteria and select candidates for the Supervisory Board or Management task executors.
2. Facilitator of the Board of Trustees in assisting the Founder to establish a remuneration system.

F. Special Tasks Implementation

1. Performing other tasks assigned by the Board of Commissioners within the limits of the scope of work of the Nomination and Remuneration Committee in accordance with the applicable laws and regulations of the Financial Services Authority/Bank Indonesia Regulation.

2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Nominasi dan Remunerasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki wewenang sebagai berikut:

1. Komite Nominasi dan Remunerasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan proses remunerasi, nominasi dan pengelolaan SDM Perseroan.

2. Melakukan *assessment* dan memberikan rekomendasi tentang calon yang berhubungan dengan proses nominasi anggota Dewan Komisaris dan Direksi serta Pihak Independen untuk anggota komite-komite.

Standar Etika

1. Anggota Komite Nominasi dan Remunerasi wajib merahasiakan informasi yang diperoleh sesuai dengan peraturan perundang-undangan yang berlaku.
2. Anggota Komite Nominasi dan Remunerasi dalam melaksanakan tugas dan tanggung jawabnya wajib menaati standar etika Perseroan dan dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Perseroan selain honorarium dan/atau tunjangan lainnya sesuai dengan peraturan perundang-undangan dan Peraturan Otoritas Jasa Keuangan/Peraturan Bank Indonesia yang berlaku.

Masa Jabatan Komite Nominasi dan Remunerasi

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

Struktur, Keanggotaan dan Keahlian Komite Nominasi dan Remunerasi

Struktur keanggotaan Komite Nominasi dan Remunerasi berdasarkan Pedoman Kerja dan Tata Tertib Komite Nominasi dan Remunerasi, yaitu:

2. In the case of the assignment requirements given by the Board of Commissioners, the Nomination and Remuneration Committee can use the services of competent and independent third parties.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners.

Authority of Nomination and Remuneration Committee

The Nomination and Remuneration Committee has the following authority:

1. The Nomination and Remuneration Committee obtain the authority to access the widest possible information related to the remuneration, nomination and HR management process of the Bank.
2. Conducting assessments and providing recommendations on candidates related to the nomination process for members of the Board of Commissioners and Directors as well as Independent Parties for the committees' members.

Ethical Standards

1. Members of the Nomination and Remuneration Committee were required to keep the information obtained in accordance with the prevailing laws and regulations confidential.
2. Members of the Nomination and Remuneration Committee in carrying out their duties and responsibilities had to comply with the Bank's ethical standards and were prohibited from taking personal gain either directly or indirectly from the Bank's activities other than honorarium and/or other allowances in accordance with laws and regulations and Financial Services Authority Regulations/Applicable Bank Indonesia Regulations.

Term of Service of the Nomination and Remuneration Committee

The term of office of committee members under the Board of Commissioners who served as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who came from independent parties the term of office was 2 years.

Structure, Membership, and Expertise of the Nomination and Remuneration Committee

The membership structure of the Nomination and Remuneration Committee is based on the Work Guidelines and Rules of Procedure of the Nomination and Remuneration Committee, namely:

1. Komite Nominasi dan Remunerasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan ketentuan:
   a. 1 (satu) orang ketua merangkap anggota, yang merupakan Komisaris Independen; dan
   b. Anggota lainnya yang dapat berasal dari:
      - Anggota Dewan Komisaris
      - Pihak independen yang berasal dari luar Bank
      - Pemimpin Divisi yang membidangi Sumber Daya Manusia.
2. Anggota Komite Nominasi dan Remunerasi lainnya sebagian besar tidak dapat berasal dari pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi Sumber Daya Manusia.
3. Anggota Direksi Emiten atau Perusahaan Publik tidak dapat menjadi anggota Komite Nominasi dan Remunerasi.

Keanggotaan

1. Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan berdasarkan keputusan rapat Dewan Komisaris.
2. Anggota Komite Nominasi dan Remunerasi yang berasal dari luar Emiten atau Perusahaan Publik sebagaimana dimaksud pada ayat (1) huruf b angka 2 wajib memenuhi syarat:
   a. Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut;
   b. Memiliki pengalaman terkait Nominasi dan/atau Remunerasi; dan
   c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Emiten atau Perusahaan Publik tersebut.
3. Ketua dan Anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris ditetapkan dalam sebuah keputusan Dewan Komisaris tentang pembagian kerja anggota Dewan Komisaris.
4. Ketua Komite Nominasi dan Remunerasi berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Nominasi dan Remunerasi.
5. Keputusan pengangkatan dan pemberhentian anggota Komite Nominasi dan Remunerasi wajib didokumentasikan oleh Kesekretariatan Dewan Komisaris.

Pada awal tahun 2022 komposisi Komite Nominasi dan Remunerasi berdasarkan kepada Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2021 tanggal 7 April 2021, dengan susunan sebagai berikut:

1. The Nomination and Remuneration Committee should consist of at least 3 (three):
   a. 1 (one) chairperson and also a member who is an Independent Commissioner; and
   b. Other members who can come from:
      - Member of the Board of Commissioners
      - Member of the Board of Commissioners bank circle
      - Division Leader in charge of Human Resources.
2. Cost of the members of the Nomination and Remuneration Committee should not be coming from parties who hold managerial positions under the Directors in charge of Human Resources.
3. Members of the Directors of an Issuer or Public Company cannot be members of the Nomination and Remuneration Committee.

Membership

1. Members of the Nomination and Remuneration Committee are appointed and dismissed based on the decision of the Board of Commissioners meeting.
2. Members of the Nomination and Remuneration Committee beyond Public Company circle as referred to in paragraph (1) letter b number 2 must meet the following requirements:
   a. Has no affiliation with the Issuer or Public Company, members of the Directors, members of the Board of Commissioners, or Major Shareholders of the Issuer or Public Company;
   b. Having experience related to Nomination and/or Remuneration; and
   c. Not concurrently serving as another committee member owned by the Issuer or Public Company.
3. The Chairperson and Members of the Nomination and Remuneration Committee originating from elements of the Board of Commissioners are stipulated in a decision of the Board of Commissioners regarding the division of work of members of the Board of Commissioners.
4. The Chairperson of the Nomination and Remuneration Committee has the right to propose to the Board of Commissioners to replace the Nomination and Remuneration Committee members.
5. The decision to appoint and dismiss members of the Nomination and Remuneration Committee must be documented by the Secretariat of the Board of Commissioners.

At the beginning of 2022, the composition of the Nomination and Remuneration Committee was based on the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 01/SK/DKO/2021, dated April 7, 2021, with the following composition:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman	Ketua merangkap Anggota Chief concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
3.	Fahlino F Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
4.	Ernie Tisnawati Sule	Anggota Member	Pihak Independen Independent Party	Manajemen Management
5.	Dadan Yonanda	Anggota Member	*Ex-Officio* Pemimpin Divisi Human Capital Ex-Officio Head of the Human Capital Division	Hukum dan Sumber Daya Manusia Law and Human Resources

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2021 tanggal 30 Maret 2022 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2022 komposisi Komite Nominasi dan Remunerasi menjadi sebagai berikut:

Based on one of the decisions of bank **bjb** Annual General Meeting of Shareholders (AGMS) for the 2021 Fiscal Year, on March 30, 2022, there was a change in the composition of the Board of Commissioners, which was then followed up by the Board of Commissioners Decree No. 06/SK/DKO/2022 dated November 4, 2022, regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees, so that for the period of December 31, 2022, the composition of the Nomination and Remuneration Committee will be as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman	Ketua merangkap Anggota Chief concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Setiawan Wangsaatmaja	Anggota Member	Komisaris Commissioner	Teknik Engineering
3.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik dan perbankan Engineering and Banking
4.	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, dan Ekonomi Researcher, Finance, and Economics
5.	Fahlino F Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
6.	Ernie Tisnawati Sule	Anggota Member	Pihak Independen Independent Party	Manajemen Management
7.	Dadan Yonanda	Anggota Member	*Ex-Officio* Pemimpin Divisi Human Capital Ex-Officio Head of the Human Capital Division	Hukum dan Sumber Daya Manusia Law and Human Resources

Profil Komite Nominasi dan Remunerasi

Profile of the Nomination and Remuneration Committee



FARID RAHMAN

Komisaris Utama Independen
Independent President Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Jakarta pada tahun 1958, usia 64 tahun per Desember 2022.
Born in Jakarta in 1958, age 64 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983).
- Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).
- Bachelor of Economics majoring in Management from the University of Indonesia (1983).
- Master of Business Administration from Golden State University, San Francisco, United States (1987).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2018).
Level 5 Risk Management Certification by LSPP (2018).

Pengalaman Kerja / Work Experience

- Komisaris Utama Independen bank **bjb** (2019 – saat ini).
- Direktur PT Medco Intidinamika (2012 – saat ini).
- Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019).
- Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011).
- Chief Independent Commissioner of **bjb** bank (2019 – present).
- Director of PT Medco Intidinamika (2012 – present).
- Chief Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019).
- Managing Director of PT Bank Himpunan Saudara 1906 (1994 – 2011).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2021 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite – Komite

Decree of the Board of Commissioners of PT Regional Development Bank West Java and Banten, Tbk. Number 01/SK/DKO/2021 Concerning the Distribution of Duties and Implementation of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

7 April 2021 – saat ini (periode pertama).
April 7, 2021 – now (first term).

Jabatan Rangkap / Concurrent Position

- Direktur PT Medco Intidinamika (2012 – saat ini).
- Director of PT Medco Intidinamika (2012 – present).



SETIAWAN WANGSAATMAJA

Komisaris
Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1963, usia 59 tahun per Desember 2022.
Born in Bandung in 1963, age 59 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989).
- Master of Sanitary Engineering IHE DEFLT Belanda (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004).
- Bachelor in Environmental Engineering from the Bandung Institute of Technology (1989).
- Master of Sanitary Engineering IHE DEFLT Netherlands (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doctorate in Environmental Engineering from the Bandung Institute of Technology (2004).

Sertifikasi / Certification

Sertifikasi Management Risiko Level 1 oleh LSPP (2022).
Level 1 Risk Management Certification by LSPP (2022).

Pengalaman Kerja / Work Experience

- Komisaris bank **bjb** (2022 – saat ini).
- Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022).
- Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).

- Commissioner of **bjb** bank (2022 – present).
- Commissioner of PT Perusahaan Perdagangan Indonesia (Persero) (2021- July 2022).
- District Secretary of West Java Province (2020 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated 26 July 2022 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees.

Periode Menjabat / Period of Service

26 Juli 2022 – saat ini
July 26, 2022 – currently

Jabatan Rangkap / Concurrent Position

- Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).
- District Secretary of West Java Province (2020 – present).



MUHADI

Komisaris
Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Boyolali pada tahun 1954, usia 68 tahun per Desember 2022.
Born in Boyolali in 1954, aged 68 years as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Geodesi dari Institut Teknologi Bandung (1981).
- Master bidang Perencanaan Wilayah dan Kota dari Institut Teknologi Bandung (1990).

- Bachelor in Geodesy Techniques from the Bandung Institute of Technology (1981).
- Master in Regional and City Planning from the Bandung Institute of Technology (1990).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2014).
Level 2 Risk Management Certification by BSMR (2014).

Pengalaman Kerja / Work Experience

- Komisaris bank **bjb** (2008- saat ini).
- Sekretaris Daerah Provinsi Banten (2008-2014).
- Kepala Dinas Pengelolaan Keuangan dan Aset Daerah (DPKAD) Provinsi Banten (2008).
- Kepala Dinas Pendapatan Provinsi Banten (2006).

- Commissioner of **bjb** bank (2008- present).
- District Secretary of Banten Province (2008-2014).
- Head of the District Financial and Asset Management Office (DPKAD) Banten Province (2008).
- Head of Revenue Department of Banten Province (2006).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 04/SK/DK/2016 Tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – Komite

Decree of the Board of Commissioners of PT Regional Development Bank West Java and Banten, Tbk. Number 04/SK/DK/2016 Concerning the Distribution of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

30 Maret 2016 – saat ini
March 30, 2016 – currently

Jabatan Rangkap / Concurrent Position

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DIDING SAKRI

Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Kuningan pada tahun 1977, usia 45 tahun per Desember 2022.
Born in Kuningan in 1977, age 45 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001).
- Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011).
- PhD bidang Development Economics King's College London (United Kingdom) (2020).
- Bachelor in Planning Techniques (Regional and City Planning) from the Bandung Institute of Technology (2001).
- Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011).
- PhD in Development Economics King's College London (United Kingdom) (2020).

Sertifikasi / Certification

Sertifikasi Management Risiko Level 2 oleh LSPP (2022).
Level 2 Risk Management Certification by LSPP (2022).

Pengalaman Kerja / Work Experience

- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Komisaris Independen bank **bjb** (2022 – saat ini).
- Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Independent Commissioner of **bjb** bank (2022 – present).
- Member of the Development Acceleration Team (TAP) of West Java Province (2020 – March 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.
Board of Commissioners Decision No. 06/SK/DKO/2022 dated November 4, 2022 regarding the Division of Duties and Implementation of the Board of Commissioners and Committee Activities Schedule.

Periode Menjabat / Period of Service

26 Juli 2022 – saat ini
July 26, 2022 – currently

Jabatan Rangkap / Concurrent Position

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FAHLINO F. SJUIB

Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1972, usia 50 tahun per Desember 2022.
Born in Bandung in 1972, 50 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Ekonomi dari Universitas Katolik Parahyangan Bandung (1996).
- Master bidang Ekonomi dari Western Illinois University, Amerika Serikat (1998).
- Doktor bidang Ekonomi dari Kansas State University, Amerika Serikat (2003).
- Bachelor in Economics from Parahyangan Catholic University Bandung (1996).
- Master in Economics from Western Illinois University, United States (1998).
- Doctor of Economics from Kansas State University, United States (2003).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2019).
Level 2 Risk Management Certification by BSMR (2019).

Pengalaman Kerja / Work Experience
- Komisaris Independen bank **bjb** (2019 – saat ini).
- Dosen Universitas Katolik Parahyangan (2019 – saat ini).
- Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
- Independent Commissioner of **bjb** bank (2019 – present).
- Lecturer at Parahyangan Catholic University (2019 – present).
- Board Member EBCICON Parahyangan Catholic University (2018 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Surat Keputusan Dewan Komisaris No. 07/SK/DK/2019 tanggal 30 Juli 2019 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite
Decree of the Board of Commissioners No. 07/SK/DK/2019 dated 30 July 2019 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees.

Periode Menjabat / Period of Service
30 Juli 2019 – saat ini
July 30, 2019 – currently

Jabatan Rangkap / Concurrent Position
Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
Board Member EBCICON Parahyangan Catholic University (2018 – present).



DADAN YONANDA

Ex-Officio Pemimpin Divisi Human Capital
Ex-Officio Human Capital Division Head

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Majalengka pada tahun 1972, usia 50 tahun per Desember 2022.
Born in Majalengka in 1972, 50 years old as of December 2022.

Riwayat Pendidikan / Educational Background
Sarjana Hukum di Universitas Padjadjaran Bandung pada tahun 1995.
Bachelor of Law from Padjadjaran University, Bandung in 1995.

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh Badan Sertifikasi Manajemen Risiko (BSMR)
Level 5 Risk Management Certification by the Risk Management Certification Agency (BSMR)

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Human Capital bank **bjb** (Agustus 2019 - saat ini)
- Pegawai Yayasan Kesejahteraan Pegawai bank **bjb** (Januari 2019 - Agustus 2019)
- Pemimpin Divisi Sumber Daya Manusia bank **bjb** (Mei 2015 - Januari 2019)
- Bank **bjb** Human Capital Division Head (August 2019 - present)
- Bank **bjb** Employee Welfare Foundation employees (January 2019 - August 2019)
- Head of the Human Resources Division of bank **bjb** (May 2015 - January 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Human Capital sejak 24 Juli 2019 berdasarkan Surat Keputusan Direksi No 0871/SK/DIR-HC/2019
Served as Head of the Human Capital Division since July 24 2019 based on Directors Decree No 0871/SK/DIR-HC/2019

Periode Menjabat / Period of Service
6 Agustus 2019- saat ini
August 6, 2019- currently

Jabatan Rangkap / Concurrent Position
-



ERNIE TRISNAWATI SULE

Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1954, usia 68 tahun per Desember 2022.
Born in Bandung in 1954, 68 years old as of December 2022.

Riwayat Pendidikan / Educational Background

Sarjana di bidang Ekonomi Manajemen dari Universitas Padjajaran pada tahun 1983.
Magister di bidang Ekonomi Perusahaan Pertanian dari Universitas Padjajaran pada tahun 1995.
Doktor di bidang Ekonomi - Manajemen dari Universitas Padjajaran pada tahun 2006.
Bachelor in Management Economics from Padjadjaran University in 1983.
Masters in Agricultural Company Economics from Padjadjaran University in 1995.
Doctorate in Economics - Management from Padjadjaran University in 2006.

Sertifikasi / Certification

Sertifikasi Manajemen Level I dari Badan Sertifikasi Manajemen Risiko (BSMR)
Management Certification Level I from the Risk Management Certification Agency (BSMR)

Pengalaman Kerja / Work Experience

Beliau menduduki berbagai jabatan penting antara lain sebagai:
- Chair of Unpad-BCE (Unpad-BUMN Centre of Excellent) (2016 - sekarang)
- Kepala Departemen Manajemen dan Bisnis FEB Unpad (2016-2018)
- Ketua Senat Fakultas Ekonomi dan Bisnis Unpad (2016 - sekarang)
- Guru Besar Universitas Padjadjaran. (2007 - sekarang)
- Konsultan, peneliti, *trainer*/instruktur Laboratorium Manajemen (LMFE) Unpad, Puslitbang Bisnis (P3B) Unpad, Pusat Dinamika Pembangunan (PDP) Unpad. (1990 – Sekarang)
- Dosen Tetap Fakultas Ekonomi Unpad. (1984 – sekarang)

She has held various important positions, such as:
- Chairman of Unpad-BCE (Unpad-SOE Center of Excellence) (2016-present)
- Head of Department of Management and Business FEB Unpad (2016-2018)
- Chairman of Senate Faculty of Economics and business Unpad (2016-present)
- Professor of Universitas Padjadjaran (2007-present)
- Consultant, researcher, trainer/instructor management laboratory (LMFE) Unpad, Business Development Center (P3B) Unpad, Center for Development Dynamics (PDP) Unpad (1990-present)
- Permanent Lecturer of Faculty of Economics Unpad (1984-present)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai anggota Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Direksi Nomor 504/SK/DIR-CS/2018 tanggal 29 Maret 2018 dan telah beberapa kali diperbaharui dan terakhir diperbaharui dengan nomor 0084/SK/DIR-CSE/2022 tanggal 1 Maret 2022
Appointed as a member of the Nomination and Remuneration Committee based on Directors Decree Number 504/SK/DIR-CS/2018 dated March 29, 2018 and has been updated several times and last updated with number 0084/SK/DIR-CSE/2022 dated March 1, 2022

Periode Menjabat / Period of Service

- Berdasarkan Surat Keputusan Direksi Nomor 0267/SK/DIR-CS/2016 tanggal 20 April 2016 periode menjabat terhitung mulai tanggal 01 Maret 2016 sampai dengan 28 Februari 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 0306/SK/DIR-CS/2017 tanggal 13 April 2017 periode menjabat terhitung mulai tanggal 01 Maret 2017 sampai dengan 28 Februari 2018.
- Berdasarkan Surat Keputusan Direksi Nomor 504/SK/DIR-CS/2018 tanggal 29 Maret 2018 periode menjabat terhitung mulai tanggal 01 Maret 2018 sampai dengan 28 Februari 2020.
- Berdasarkan Surat Keputusan Direksi Nomor 0130/SK/DIR-CSE/2020 tanggal 28 Februari 2020 periode menjabat terhitung mulai tanggal 01 Maret 2020 sampai dengan 28 Februari 2022.
- 0084/SK/DIR-CSE/2022 tanggal 1 Maret 2022 periode menjabat terhitung mulai tanggal 01 Maret 2022 sampai dengan 28 Februari 2023.

- Based on the Decree of the Board of Directors number 0267/SK/DIR-CS/2016 dated April 20, 2016, the term of office starts from March 01, 2016, to 28, 2017.
- Based on the Decree of the Board of Directors number 0306/SK/DIR-CS/2017 dated April 13, 2017, the term of office starts from March 01, 2017, to February 28, 2018.
- Based on the Decree of the Board of Directors number 0267/SK/DIR-CS/2016 dated April 20, 2016, the term of office starts from March 01, 2016, to February 28, 2017.
- Based on the Decree of the Board of Directors number 0130/SK/DIR-CSE/2020 dated February 28, 2020, the term of office starts from March 01, 2020, to February 28, 2022.
- 0084/SK/DIR-CSE/2022 dated March 01, 2022, the term of office starts from March 01, 2022 to February 28, 2022.

Jabatan Rangkap / Concurrent Position

- Chair of Unpad-BCE (Unpad-BUMN Centre of Excellent) (2016 - sekarang)
- Ketua Senat Fakultas Ekonomi dan Bisnis Universitas Padjajaran (2016 - sekarang)
- Konsultan, peneliti, trainer/instruktur Laboratorium Manajemen (LMFE) Universitas Padjajaran, Puslitbang Bisnis (P3B) Universitas Padjajaran, Pusat Dinamika Pembangunan (PDP) Universitas Padjajaran. (1990 – Sekarang)
- Guru Besar Universitas Padjadjaran. (2007 - sekarang)
- Dosen Tetap Fak. Ekonomi Unpad. (1984 – sekarang)

- Chairman of Unpad-BCE (Unpad-SOE Center of Excellence) (2016-present)
- Chairman of Senate of Faculty of Economics and business Unpad (2016-present)
- Consultant, researcher, trainer/instructor management laboratory (LMFE) Unpad, Business Development Center (P3B) Unpad, Center for Development Dynamics (PDP) Unpad (1990-present)
- Professor of Universitas Padjadjaran (2007-present)
- Permanent Lectures of the Faculty of Economy Unpad (1984-present)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi

Kualifikasi pendidikan dan pengalaman kerja masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.

Qualification of Education and Work Experience of Nomination and Remuneration Committee

The educational qualifications and work experience of each member of the Nomination and Remuneration Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi
Table of Qualifications of Education and Work Experience of The Nomination and Remuneration Committee

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Farid Rahman	Ketua Merangkap Anggota Chief concurrently as a member	- S1 Manajemen - S2 *Banking & Finance* - Bachelor's Degree in Management - Master degree in Banking & Finance	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.
Setiawan Wangsaatmaja	Anggota Member	- S1 Teknik Lingkungan - S2 *Magister Sanitary Engineering* - S2 *Magister Environmental Engineering* - S3 Teknik Lingkungan - Bachelor's Degree in Environmental Engineering - Master degree in Sanitary Engineering - Master degree in Environmental Engineering - Doctoral Degree in Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.
Muhadi	Anggota Member	- S1 Tehnik Geodesi - S2 Perencanaan Wilayah dan Kota - Bachelor's Degree in Geodetic Engineering - Master's Degree in Urban and Regional Planning	Memiliki pengalaman kerja di bidang teknik dan perbankan. Have work experience in engineering and banking.
Diding Sakri	Anggota Member	- S1 Teknik Perencanaan Wilayah dan Kota - S2 Master of Arts - S3 PhD Development Economics - Bachelor's Degree in Urban and Regional Planning - Master of Arts - Doctoral Degree (PhD) in Development Economics	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance, and economics.
Fahlino F Sjuib	Anggota Member	- S1 Bidang Akuntansi - S2 Bidang Ekonomi - S3 Bidang Ekonomi - Bachelor's Degree in Accounting - Master's Degree in Accounting/Finance - Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang pendidikan. Have work experience in the field of education
Ernie Tisnawati Sule	Anggota Member	- S1 Ekonomi - S2 Ekonomi Perusahaan Pertanian - S3 Ekonomi - Bachelor's Degree in Economics - Master's Degree in Accounting/Finance - Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in the field of education
Dadan Yonanda	Anggota Member	S1 Hukum Bachelor's Degree in Law	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.

Independensi Komite Nominasi dan Remunerasi

Seluruh anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independence of the Nomination and Remuneration Committee

All members of the Nomination and Remuneration Committee from independent parties do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relationships with banks which can affect their ability to act independently.

Aspek Independensi Independence Aspects	Farid Rahman	Setiawan Wangsaatmaja	Muhadi	Diding Sakri	Fahlino F Sjuib	Ernie Tisnawati Sule	Dadan Yonanda
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi dan Remunerasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Nomination and Remuneration Committee	√	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√	√

Rapat Komite Nominasi dan Remunerasi

KEBIJAKAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Ketentuan Rapat Komite Nominasi dan Remunerasi yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi adalah sebagai berikut:

1. Komite Nominasi dan Remunerasi mengadakan rapat sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan, dan/atau disesuaikan dengan kebutuhan Perseroan.
2. Rapat Komite Nominasi dan Remunerasi membahas mengenai antara lain remunerasi Dewan Komisaris, Direksi, dan Pegawai, nominasi calon Dewan Komisaris dan Direksi, serta pihak Independen untuk anggota komite.
3. Rapat Komite Nominasi dan Remunerasi hanya dapat diselenggarakan apabila:
   a. Dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi; dan
   b. Salah satu dari mayoritas jumlah anggota Komite Nominasi dan Remunerasi sebagaimana dimaksud pada huruf a merupakan Ketua Komite Nominasi dan Remunerasi.

Meeting of The Nomination and Remuneration Committee

NOMINATION AND REMUNERATION COMMITTEE MEETING POLICIES

Provisions for the Nomination and Remuneration Committee Meeting stipulated in the Work Guidelines and Rules the Nomination and Remuneration Committee is as follows:

1. The Nomination and Remuneration Committee meets at least 1 (one) time in 3 (Three) months, and/or is adjusted to the needs of the Bank.
2. The Nomination and Remuneration Committee Meeting discusses the remuneration of the Board of Commissioners, Directors and Employees, nominations of candidates for the Board of Commissioners and Directors, and Independent parties for committee members.
3. Nomination and Remuneration Committee meetings can only be held if:
   a. Attended by a majority of the members of the Nomination and Remuneration Committee; and;
   b. One of the majority members of the Nomination and Remuneration Committee as referred to in letter a is the Chair of the Nomination and Remuneration Committee.

4. Rapat Komite Nominasi dan Remunerasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pejabat Eksekutif yang membawahi SDM.
5. Keputusan rapat Komite Nominasi dan Remunerasi dilakukan berdasarkan musyawarah mufakat.
6. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
7. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Nominasi dan Remunerasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Nominasi dan Remunerasi yang diwakilinya yang dilengkapi dengan surat kuasa.
8. Rapat Komite Nominasi dan Remunerasi dipimpin oleh ketua Komite Nominasi dan Remunerasi dan/atau anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Nominasi dan Remunerasi berhalangan hadir.
9. Dalam hal anggota Komite Nominasi dan Remunerasi tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat melalui teknologi telekonferensi.
10. Dalam kaitannya dengan telekonferensi, maka:
    a. Anggota yang hadir secara telekonferensi disebutkan dalam risalah Rapat Komite Nominasi dan Remunerasi.
    b. Bukti rekaman penyelenggaraan rapat.
11. Jika dipandang perlu, Komite Nominasi dan Remunerasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Nominasi dan Remunerasi.
12. Setiap rapat Komite Nominasi dan Remunerasi dituangkan dalam risalah rapat dan didokumentasikan dengan baik dan disampaikan secara tertulis kepada Dewan Komisaris.
13. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Nominasi dan Remunerasi wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

4. The Meeting of the Nomination and Remuneration Committee can make a decision if at least 51% (fifty-one percent) of the members are included, including an Independent Commissioner and an Executive officer in charge of HR.
5. The decision of the Nomination and Remuneration Committee meeting is based on consensus agreement.
6. If there is no consensus reached in the deliberations, then decision making is done by taking the most votes (voting).
7. In case of voting, each member of the Nomination and Remuneration Committee shall be entitled to cast 1 (one) vote and an additional 1 (one) vote for each member of the Nomination and Remuneration Committee which he represents accompanied by a power of attorney.
8. The Meeting of the Nomination and Remuneration Committee is led by the Chairperson of the Nomination and Remuneration Committee and/or members of the Nomination and Remuneration Committee who come from elements of the Board of Commissioners if the Chair of the Nomination and Remuneration Committee is unable to attend.
9. If the members of the Nomination and Remuneration Committee could not physically attend the meeting, they could attend the meeting via teleconferencing technology.
10. In relation to teleconferencing, then:
    a. Members who attended the teleconference are mentioned in the minutes of the Nomination and Remuneration Committee Meeting.
    b. Proof of record of meeting implementation.
11. If necessary, the Nomination and Remuneration Committee can invite other parties from the Bank's internal who are related to the meeting material in the Nomination and Remuneration Committee meeting.
12. Each meeting of the Nomination and Remuneration Committee is set forth in the minutes of the meeting which is well documented to be submitted in written form to the Board of Commissioners.
13. Dissenting opinions that occur in the Nomination and Remuneration Committee meetings must be included in the minutes of the meeting along with the reasons for the dissenting opinions.

AGENDA RAPAT KOMITE NOMINASI DAN REMUNERASI

MEETING OF THE NOMINATION AND REMUNERATION COMMITTEE

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting participants
1	4 Januari 2022 January 4, 2022	1. Evaluasi pedoman dan tata tertib kerja Komite Nominasi dan Remunerasi 2. Penilaian kerja pengurus tahun 2021 3. Program pengembangan anggota Direksi dan anggota Dewan Komisaris bank **bjb** 4. Laporan kegiatan semester II tahun 2021 dan program kerja tahun 2022 5. Lain – lain 1. Evaluation of Guidelines and Work Rules of the Nomination and Remuneration Committee 2. Performance Assessment of Management 2021 3. Capacity building programs for members of the Board of Directors and members of the Board of Commissioners of bank **bjb** 4. Activity report for semester II 2021 and work program 2022 5. Others	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting participants
2	2 Februari 2022 February 2, 2022	Pembahasan surat usulan dari pemegang saham seri A Discussion of Proposal Letter From Series A shareholders	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
3	16 Februari 2022 February 16, 2022	Pembahasan Penilaian Kinerja Pengurus Tahun Buku 2021 Discussion on Management Performance Assessment For the 2021 Fiscal Year	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
4	23 Februari 2022 February 23, 2022	Perpanjangan Perjanjian Kerja Anggota Komite dari Pihak Independen Extension of the Work Agreement of Committee Members from Independent Parties	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
5	16 Maret 2022 March 16, 2022	1. Pembahasan *Assessment* calon Anggota Dewan Komisaris bank **bjb** 2. Pembahasan Pengangkatan kembali anggota Direksi bank **bjb** 1. Discussion of Assessment on candidates for Members of the Board of Commissioners of bank **bjb** 2. Discussion on the Reappointment of Members of the Board of Directors of bank **bjb**	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
6	22 Maret 2022 March 22, 2022	*Assessment* Calon Anggota Dewan Komisaris bank **bjb** Assessment of Candidates for Members of the board of Commissioners of bank **bjb**	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
7	28 Maret 2022 March 28, 2022	*Assessment* Calon Anggota Dewan Komisaris bank **bjb** Assessment of Candidates for Members of the board of Commissioners of bank **bjb**	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
8	29 Maret 2022 March 29, 2022	*Assessment* Calon Anggota Dewan Komisaris bank **bjb** Assessment of Candidates for Members of the board of Commissioners of bank **bjb**	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
9	6 April 2022 April 6, 2022	Tindak Lanjut Keputusan Agenda 8 RUPS Tahunan Tahun Buku 2021 Follow-up of Agenda decision of 8th Annual General Meeting of shareholders (GMS) for the 2021 fiscal year	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
10	14 Juni 2022 June 14, 2022	Evaluasi Kebijakan Remunerasi dan Nominasi Pegawai Evaluation of Remuneration and Employee Nomination policies	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
11	26 Juli 2022 July 26, 2022	Pembahasan Calon Anggota Komite Tata Kelola Terintegrasi dari pihak Independen Discussion of Candidates for Integrated Governance Committee Members from Independent parties	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Ernie T. Sule 5. Dadan Yonanda
12	3 November 2022 November 3, 2022	Pembahasan Pengisian Anggota Komite Audit dari Pihak Independen Discussion of the filling of Audit Committee members from Independent Parties	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Diding Sakri 5. Setiawan Wangsaatmaja 6. Ernie T. Sule 7. Dadan Yonanda
13	28 Desember 2022 December 28, 2022	Pembahasan Pengisian Anggota Komite Audit dari Pihak Independen Discussion of the filling of Audit Committee members from Independent Parties	1. Farid Rahman 2. Muhadi 3. Fahlino F. Sjuib 4. Diding Sakri 5. Setiawan Wangsaatmaja 6. Ernie T. Sule 7. Dadan Yonanda

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Selama tahun 2022, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 13 (tiga belas) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF MEETING OF NOMINATION AND REMUNERATION COMMITTEE

During 2022, the Nomination and Remuneration Committee has held 13 (thirteen) meetings. The frequency and level of attendance of the meetings of each member of the Nomination and Remuneration Committee are as follows.

Nama Name	Jabatan Position	Rapat Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Farid Rahman	Ketua merangkap anggota Chief concurrently member	13	13	100%
Setiawan Wangsaatmaja*	Anggota Member	2	2	100%
Muhadi	Anggota Member	13	13	100%
Diding Sakri*	Anggota Member	2	2	100%
Fahlino F. Sjuib	Anggota Member	13	13	100%
Ernie Tisnawati Sule	Anggota Member	13	13	100%
Dadan Yonanda	Anggota Member	13	13	100%

* mulai menjabat 4 November 2022 / took office November 4, 2022

Program Peningkatan Kompetensi Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Farid Rahman	Ketua merangkap anggota Chief concurrently member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Setiawan Wangsaatmaja	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Muhadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Fahlino F. Sjuib	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Ernie Tisnawati Sule	Anggota Member	-		

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Dadan Yonanda	Anggota Member	Webinar OJK Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital Di Industri Jasa Keuangan OJK Webinar Strategy for Digital Talent Preparation to Support Digital Transformation in the Financial Services Industry	Bandung, 6 Januari 2022 Bandung, January 6, 2022	Otoritas Jasa Keuangan Financial Services Authority
		Webinar Kesiapan Industri Jasa Keuangan Dalam Mendukung Literasi Digital Konsumen Jasa Keuangan Webinar on Readiness of the Financial Services Industry in Supporting Financial Services Consumer Digital Literacy	Bandung, 13 Januari 2022 Bandung, January 13, 2022	Otoritas Jasa Keuangan Financial Services Authority
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, 17 Januari 2022 Bali, January 17, 2022	KAUTSAR MANAGEMENT - DNA PRODUCTION (PT DINARA NISSYERA ADIKARYA)
		LPPI BPD *Conference* 2022 One *Spirit In Creating Resilient Regional and National Talent* LPPI BPD Conference 2022 One Spirit In Creating Resilient Regional and National Talent	Bandung, 2 Juni 2022 Bandung, June 2, 2022	LPPI (Lembaga Pengembangan Perbankan Indonesia)
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, 19 Juli 2022 Bandung, July 19, 2022	PT DUHA KARYA INDONUSA
		Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, 20 Juli 2022 Bandung, July 20, 2022	PT DUHA KARYA INDONUSA
		Seminar *Refreshment* Sertifikasi Manajemen Risiko Dana Pensiun Pension Fund Risk Management Certification Refreshment Seminar	Bandung, 15 November 2022 Bandung, November 15, 2022	Asosiasi Dana Pensiun Indonesia

Program Kerja dan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2022

Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab terkait dengan fungsi nominasi dan remunerasi, di antaranya:

1. Melakukan proses nominasi untuk jabatan Pengurus yang akan habis pada RUPS Tahunan Tahun Buku 2022.
2. Memberikan rekomendasi kepada Dewan Komisaris terkait Pengangkatan dan perpanjangan perjanjian kerja anggota Komite dari pihak independen.
3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi Pengurus dan Pegawai.

Seluruh rapat Komite Nominasi dan Remunerasi telah didokumentasikan dengan baik dalam notula rapat dengan memperhatikan jumlah kuorum kehadiran. Anggota Komite Nominasi dan Remunerasi senantiasa diberikan kesempatan untuk mengikuti seminar maupun program pelatihan untuk meningkatkan wawasan dan pengetahuan terkait dengan tugas dan tanggungjawabnya.

Work Program and Implementation of The Duties of The Nomination and Remuneration Committee of 2022

The Nomination and Remuneration Committee has carried out duties and responsibilities related to the nomination and remuneration function, including:

1. Carry out the nomination process for the positions of Management that will end at GMS for the 2022 Fiscal Year.
2. Provide recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
3. Evaluate and provide recommendations to the Board of Commissioners regarding the remuneration policy of Management and Employees.

All Remuneration and Nomination Committee meetings have been well documented in the minutes of the meeting by taking into account the number of quorum attendance. Members of the Remuneration and Nomination Committee are always given the opportunity to attend seminars and training programs to increase their insight and knowledge related to their duties and responsibilities.

Kebijakan Suksesi Direksi

Dalam rangka melanjutkan kepemimpinan yang berkelanjutan, bank **bjb** memiliki mekanisme suksesi untuk posisi Direksi. Pada periode yang telah ditentukan, Dewan Komisaris melalui Komite Nominasi dan Remunerasi menyelenggarakan perekrutan untuk menjadi kandidat Direksi, yang berasal dari internal bank **bjb** maupun dari luar bank **bjb**. Dalam melakukan penilaian terhadap para kandidat Direksi, Dewan Komisaris melalui Komite Nominasi dan remunerasi dapat dibantu oleh tim *assessment* independen yang telah ditunjuk bank **bjb**. Penyaringan terhadap para kandidat dilakukan berdasarkan kriteria-kriteria yang relevan dengan jabatan dan kondisi bank **bjb**, sesuai dengan ketentuan yang berlaku. Hasil penyaringan tersebut kemudian direkomendasikan oleh kepada RUPS untuk kemudian diajukan kepada OJK guna melaksanakan *fit and proper test* sesuai dengan jabatan yang dituju. Kandidat dinyatakan efektif menjabat sebagai Direksi apabila dinyatakan lulus *fit and proper test* oleh OJK.

Komite Pemantau Risiko

Sesuai Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Pemantau Risiko merupakan alat kelengkapan Dewan Komisaris yang berfungsi memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik, terutama pada pengelolaan risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, dan risiko bank lainnya.

Dasar Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko bank **bjb** dibentuk berdasarkan:

1. Peraturan OJK Nomor 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Surat Keputusan Dewan Komisaris PT Bank Jabar Nomor 04A/SK/DK/2007 tanggal 28 Juni 2007 tentang Pembentukan Komite-Komite dan Pedoman Kerja Komite.
3. Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.04/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
4. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
5. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Succession Policy of Directors

In order to continue the sustainable leadership, bank **bjb** owned a succession mechanism for the position of the Directors. In a predetermined period, the Board of Commissioners through the Nomination and Remuneration Committee conducted recruitment to become candidates for the Directors, either from internal bank **bjb** or from outside bank **bjb**. In assessing candidates for the Directors, the Board of Commissioners through the Nomination and Remuneration Committee could be assisted by an independent assessment team appointed by bank **bjb**. Candidates were screened based on criteria relevant to the position and condition of bank **bjb**, in accordance with applicable regulations. The results of the screening were then recommended by the GMS to be submitted to the FSA in order to carry out a fit and pass test in accordance with the intended position. Candidates were declared to be effective as Directors if they were declared to have passed the fit and proper test by the FSA.

Risk Monitoring Committee

In accordance to regulation of Financial Services Authority (POJK) number 55/POJK.03/2016 regarding the implementation of governance for commercial banks, the Risk Monitoring Committee is a board of Commissioners fittings that serves to monitor risk and assess the risk tolerance that can be taken by the Bank, evaluate the improvements made to the Bank's risk management policies, procedures and practices to ensure good risk management is done, especially on the management of credit risk, market risk, liquidity risk, and risk of other banks.

Foundation of Risk Monitoring Committee

The bank **bjb** Risk Monitoring Committee is formed based on:

1. OJK Regulation No. 55/POJK.03/2016 dated December 9, 2016 concerning the implementation of governance for commercial banks.
2. The Decree of Board of Commissioners of PT Bank Jabar number 04A/SK/DK/2007 dated June 28, 2007 concerning the establishment of committees and work guidelines committee.
3. Regulation of the Financial Services Authority No. 17/POJK.04/2014 on the implementation of integrated risk management for financial conglomerations.
4. Regulation of the Financial Services Authority No. 18/POJK.03/2016 concerning implementation of risk management for commercial banks.
5. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 01/SK/DKO/ 2021, dated April 7, 2021, concerning the Division of Duties and Implementation of the Activities of the Board of Commissioners and committees as last amended by Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the Division of Duties and Implementation of the activities of the Board of Commissioners and committees.

Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. 02/SK/DKO/2021 tanggal 28 April 2021 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang telah diperbaharui dan ditetapkan dengan Surat Keputusan Dewan Komisaris nomor 01/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum pasal 2, ruang lingkup manajemen risiko adalah:

1. Perseroan wajib menerapkan Manajemen Risiko secara efektif, baik untuk Perseroan secara individu maupun untuk Perseroan secara konsolidasi dengan perusahaan anak.
2. Penerapan manajemen risiko paling sedikit mencakup:
   a. Pengawasan aktif Direksi dan Dewan Komisaris;
   b. Kecukupan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko;
   c. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi Manajemen Risiko; dan
   d. Sistem pengendalian intern yang menyeluruh.

Wewenang dan tanggung jawab Dewan Komisaris dalam kaitannya dengan manajemen risiko berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum pasal 7, paling sedikit meliputi:
1. Menyetujui dan mengevaluasi kebijakan Manajemen Risiko.
2. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
3. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

Sebagaimana tercantum dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum Pasal 48, Komite Pemantau Risiko wajib melakukan paling sedikit:
1. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Perseroan.
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Tugas dan Tanggung Jawab terkait Pemantauan Risiko
1. Mengevaluasi dan menganalis laporan profil risiko bank **bjb** secara triwulanan serta laporan lain atau hasil kajian yang relevan dan memberikan pendapat berupa saran dan atau rekomendasi untuk perbaikan dan penyempurnaan yang diperlukan.

Guidelines and Code of Conduct of Risk Monitoring Committee

The company has Guidelines and Code of Conduct of the Risk Monitoring Committee based on the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. 02/SK/DKO/2021, dated April 28, 2021, regarding the Guidelines and Code of Conduct of the Risk Monitoring Committee, which has been updated and stipulated by the Decree of the Board of Commissioners number 01/SK/DKO/2022 dated January 4, 2022, concerning the Guidelines and Code of Conduct of the Risk Monitoring Committee.

Duties and Responsibilities of The Risk Monitoring Committee

As stipulated in the Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the implementation of risk management for public banks article 2, the scope of risk management is poured out as follows:
1. The Bank is obliged to implement risk management effectively, both for the bank individually as well as for the bank to consolidate with the subsidiary company.
2. The application of the least risk management includes:
   a. Active supervision of the directors and BOC;
   b. Adequacy of risk management policies and procedures, as well as setting risk limits;
   c. Adequacy of the process of identifying, measuring, monitoring, and controlling risks and risk management information systems; and
   d. Comprehensive internal control system.

The authority and responsibilities of the Board of Commissioners in relation to risk management based on regulation of the Financial Services Authority No. 18/POJK.03/2016 on the application of risk management for commercial banks article 7, at least include:
1. Approve and evaluate the risk management policy.
2. Evaluate the Directors 'accountability for the implementation of risk management policy.
3. Evaluate and decide the directors 'application relating to transactions requiring the approval of the Board of Commissioner.

As stated in regulation of the Financial Services Authority No. 55/POJK.03/2016 concerning the implementation of governance for commercial banks article 48, the Risk Monitoring Committee shall do the least:
1. Evaluate the suitability of risk management policy with the implementation of bank policy.
2. Monitor and evaluate the duties of the Risk Management committee and Risk Management Unit of work

Duties and Responsibilities Related to Risk Monitoring
1. Evaluate and analyze bank **bjb** risk Profile report on a quarterly basis as well as other reports or relevant results and provide opinions on suggestions and/or recommendations for necessary repairs and enhancements.

2. Mengevaluasi dan menganalis laporan tingkat kesehatan Perseroan untuk bagian profil risiko dan *Good Corporate Governance*.
3. Memantau kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko bank **bjb**.
4. Menyusun dan melaksanakan rencana kerja tahunan Komite Pemantau risiko sesuai ketentuan yang berlaku.

Pelaksanaan Tugas Terkait Pelaksanaan Tata kelola Dana Pensiun

Komite Pemantau Risiko bertugas membantu Dewan Pengawas dalam memantau pelaksanaan manajemen risiko yang disusun oleh Pelaksana Tugas Pengurus serta menilai toleransi risiko yang dapat diambil oleh Dana Pensiun.

Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Pemantau risiko sesuai ketentuan perundang-undangan dan peraturan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Pemantau Risiko dapat mengusulkan kepada Dewan Komisaris untuk menggunakan jasa konsultan sebagai pendamping.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Pemantau Risiko

Komite Pemantau Risiko berwenang untuk mengakses informasi seluas-luasnya terkait dengan kebijakan manajemen risiko, struktur, pelaksanaan dan pelaporan risiko Bank, serta laporan dan atau informasi lain yang relevan.

Masa Jabatan Komite Pemantau Risiko

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

1. Komite Pemantau Risiko beranggotakan paling sedikit:
   a. 1 (satu) orang Komisaris Independen.
   b. 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan.
   c. 1 (satu) orang pihak independen yang memiliki keahlian di bidang manajemen risiko.
2. Komite Pemantau Risiko diketuai oleh Komisaris Independen merangkap sebagai anggota.
3. Anggota Direksi dilarang menjadi anggota Komite Pemantau Risiko.

2. Evaluate and analyze bank condition report for risk profile section and Good Corporate Governance.
3. Monitor the adequacy of identification process, measurement, monitoring, control and risk management information system of bank **bjb**.
4. Develop and implement the annual work plan of the Risk Monitoring Committee in accordance with applicable provisions

Execution of Tasks Related to The Implementation of Pension Fund Governance

The Risk Monitoring Committee is tasked with assisting the supervisory board in monitoring the implementation of risk management compiled by the managing task officer and assessing the risk tolerance that the pension fund can take.

Special Duty Implementation

1. Perform other duties given by the BOC within the scope of the work of the Risk Monitoring Committee in accordance with the provisions of the prevailing laws and regulations.
2. In case of the requirement of the assignment given by the Board of Commissioners, the Risk Monitoring Committee may propose to the Board of Commissioners to use the consultant services as a companion.
3. Submit a report on the implementation of special tasks to the Board of Commissioners.

Authority of Risk Monitoring Committee

The Risk Monitoring Committee is authorized to access widest information relating to the Bank's risk management policy, structure, implementation and risk reporting, as well as other relevant reports and or information.

Term of Service of the Risk Monitoring Committee

The term of office of committee members under the Board of Commissioners serving as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who came from independent parties the term of office was 2 years.

Structure, Membership and Expertise of the Risk Monitoring Committee

1. Risk Monitoring Committee comprises the least:
   a. 1 (one) independent commissioner.
   b. 1 (one) independent party who has financial expertise.
   c. 1 (one) independent party with expertise in the field of risk management.
2. The Risk Monitoring Committee is chaired by an Independent Commissioner who also serves as a member.
3. Members of directors are prohibited from becoming members of Risk Monitoring Committee.

4. Komisaris Independen dan pihak independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko.
5. Anggota Komite dari pihak independen ditetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi. Anggota Komite dari pihak independen diangkat untuk pertama kalinya selama satu tahun dan dapat diperpanjang untuk masa kerja satu atau dua tahun berikutnya.
6. Anggota Komite Pemantau Risiko yang berasal dari pihak independen wajib memiliki rekam jejak yang baik sesuai dengan peraturan perundang-undangan serta memiliki integritas, akhlak, dan moral yang baik
7. Anggota KPR dari pihak independen:
   a. Tidak menerima kompensasi dari Perseroan dan anak perusahaan bank, atau afiliasinya, kecuali upah, gaji dan fasilitas lainnya yang diterima berkaitan dengan tugas yang dilaksanakan sebagai anggota Komite Pemantau Risiko;
   b. Tidak mempunyai hubungan keluarga maupun bisnis dengan Direksi dan Dewan Komisaris;
   c. Tidak mempunyai kedudukan rangkap pada Perseroan dan perusahaan lainnya yang terafiliasi dengan bank;
   d. Tidak memiliki tugas, tanggung jawab, dan kewenangan yang menimbulkan benturan kepentingan.
8. Anggota Komite yang berasal dari pihak independen diangkat oleh Direksi Perseroan berdasarkan keputusan rapat Dewan Komisaris.
9. Anggota Komite dari pihak independen dapat diberhentikan oleh Direksi sebelum masa jabatannya berakhir, berdasarkan keputusan rapat Dewan Komisaris karena:
   a. Meninggal dunia;
   b. Mengundurkan diri;
   c. Tidak dapat melaksanakan tugasnya selama tiga bulan berturut – turut;
   d. Tidak dapat menunjukkan kinerja yang baik berdasarkan penilaian Ketua Komite Pemantau Risiko;
10. Ketua Komite Pemantau Risiko berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Pemantau Risiko.
11. Dalam pelaksanaan tugas sehari-hari, Komite dibantu oleh Staf dan/atau Sekretaris Komite Pemantau Risiko yang berasal dari kalangan intern bank. Dalam hal tidak ada staf dan/atau sekretaris Komite Pemantau Risiko, maka staf Kesekretariatan Dewan Komisaris melaksanakan tugas sebagai Sekretaris Komite Pemantau Risiko.

Pada awal tahun 2022 Komposisi Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris No. 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-komite, adalah sebagai berikut:

4. Independent Commissioner and Independent party members of the Risk Monitoring Committee at least amounted to 51% (fifty one percent) of the total members of the Risk Monitoring Committee.
5. Committee members from independent Parties shall be appointed by the Board of Commissioners under the recommendation of the nomination and remuneration committee. Committee members from independent parties are appointed for the first time for one year and may be extended for the next one or two years.
6. Members of the Risk Monitoring Committee who come from independent parties must have a good track record in accordance with the legislation and have good integrity, morality, and moral
7. Members of KPR from independent parties:
   a. Does not receive compensation from banks and bank subsidiaries, or affiliates, except for salary, salary and other facilities received in connection with the tasks carried out as members of the Risk Monitoring Committee;
   b. Does not have a family or business relationship with the Directors and Board of Commissioners;
   c. Does not have a dual position at the bank and other companies affiliated with the bank;
   d. Does not have the duties, responsibilities, and authorities that lead to a conflict of interest.
8. Committee members originating from independent parties are appointed by the Directors based on the decision of the Board of Commissioners.
9. Committee members from independent parties may be dismissed by the directors before the end of his term, based on the decision of the Board of Commissioners ' meeting:
   a. Passed away;
   b. Resign;
   c. Not able to carry out its duties for three consecutive months;
   d. Cannot show good performance based on the assessment of the Chairman of Risk Monitoring Committee;
10. Chairman of the Risk Monitoring Committee shall be entitled to propose to the Board of Commissioners to change the Risk Monitoring Committee.
11. In the performance of daily tasks, the Committee is assisted by the staff and/or the Secretary of the Risk Monitoring committee which originates from the internal banks. In the event that there is no staff and/or secretary of the risk Monitoring Committee, the secretarial staff of the Board of Commissioners carries out duties as secretary of the Risk Monitoring Committee.

At the beginning of 2022, the Composition of the Risk Monitoring Committee was based on the Decree of the Board of Commissioners No. 01/SK/DKO/2021 dated April 7, 2021, regarding the Division of Duties and Implementation of the Activities of the Board of Commissioners and committees, as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
4.	Nury Effendi	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting
5.	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2021 tanggal 30 Maret 2022 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2022 tanggal 4 November 2022 sehingga pada periode 31 Desember 2022 komposisi Komite Pemantau Risiko menjadi sebagai berikut:

Based on one of the decisions of bank **bjb** Annual General Meeting of Shareholders (AGMS) for the 2021 Fiscal year dated March 30, 2022, there was a change in the composition of the Board of Commissioners, which was then followed up with the Board of Commissioners Decree No. 06 / SK/DKO/2022 dated November 4, 2022, so that for the period of December 31, 2022, the composition of the Risk Monitoring Committee is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, dan Ekonomi Researcher, Finance, and Economics
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Setiawan Wangsaatmaja	Anggota Member	Komisaris Commissioner	Teknik Engineering
4.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
5.	Fahlino F. Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
6.	Nury Effendi	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting
7.	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2022 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2022 is as follows.



DIDING SAKRI

Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Kuningan pada tahun 1977, usia 45 tahun per Desember 2022.
Born in Kuningan in 1977, age 45 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001).
- Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011).
- PhD bidang Development Economics King's College London (United Kingdom) (2020).
- Bachelor in Planning Techniques (Regional and City Planning) from the Bandung Institute of Technology (2001).
- Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011).
- PhD in Development Economics King's College London (United Kingdom) (2020).

Sertifikasi / Certification
Sertifikasi Management Risiko Level 2 oleh LSPP (2022).
Level 2 Risk Management Certification by LSPP (2022).

Pengalaman Kerja / Work Experience

- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Komisaris Independen bank **bjb** (2022 – saat ini).
- Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Independent Commissioner of **bjb** bank (2022 – present).
- Member of the Development Acceleration Team (TAP) of West Java Province (2020 – March 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Surat Keputusan Dewan Komisaris No. 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.
Decree of the Board of Commissioners No. 05/SK/DKO/2022 dated 26 July 2022 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees.

Periode Menjabat / Period of Service
26 Juli 2022 – saat ini
July 26, 2022 – currently

Jabatan Rangkap / Concurrent Position
-



FARID RAHMAN

Komisaris Utama Independen
Independent President Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Jakarta pada tahun 1958, usia 64 tahun per Desember 2022.
Born in Jakarta in 1958, age 64 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983).
- Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).
- Bachelor of Economics majoring in Management from the University of Indonesia (1983).
- Master of Business Administration from Golden State University, San Francisco, United States (1987).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2018).
Level 5 Risk Management Certification by LSPP (2018).

Pengalaman Kerja / Work Experience

- Komisaris Utama Independen bank **bjb** (2019 – saat ini).
- Direktur PT Medco Intidinamika (2012 – saat ini).
- Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019).
- Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011).

- Chief Independent Commissioner of **bjb** bank (2019 – present).
- Director of PT Medco Intidinamika (2012 – present).
- Chief Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019).
- Managing Director of PT Bank Himpunan Saudara 1906 (1994 – 2011).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 07/SK/DK/2019 tanggal 30 Juli 2019 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Decree of the Board of Commissioners No. 07/SK/DK/2019 dated 30 July 2019 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

30 Juli 2019 – saat ini
July 30, 2019 – currently

Jabatan Rangkap / Concurrent Position

- Direktur PT Medco Intidinamika (2012 – saat ini).
- Director of PT Medco Intidinamika (2012 – present).



SETIAWAN WANGSAATMAJA

Komisaris
Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1963, usia 59 tahun per Desember 2022.
Born in Bandung in 1963, age 59 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989).
- Master of Sanitary Engineering IHE DEFLT Belanda (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004).

- Bachelor in Environmental Engineering from the Bandung Institute of Technology (1989).
- Master of Sanitary Engineering IHE DEFLT Netherlands (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doctorate in Environmental Engineering from the Bandung Institute of Technology (2004).

Sertifikasi / Certification

Sertifikasi Management Risiko Level 1 oleh LSPP (2022).
Level 1 Risk Management Certification by LSPP (2022).

Pengalaman Kerja / Work Experience

- Komisaris bank **bjb** (2022 – saat ini).
- Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022).
- Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).

- Commissioner of **bjb** bank (2022 – present).
- Commissioner of PT Perusahaan Perdagangan Indonesia (Persero) (2021- July 2022).
- District Secretary of West Java Province (2020 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Decree of the Board of Commissioners No. 05/SK/DKO/2022 dated 26 July 2022 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

26 Juli 2022 – saat ini

July 26, 2022 – currently

Jabatan Rangkap / Concurrent Position

- Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).
- District Secretary of West Java Province (2020 – present).



MUHADI

Komisaris
Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Boyolali pada tahun 1954, usia 68 tahun per Desember 2022.
Born in Boyolali in 1954, aged 68 years as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Geodesi dari Institut Teknologi Bandung (1981).
- Master bidang Perencanaan Wilayah dan Kota dari Institut Teknologi Bandung (1990).

- Bachelor in Geodesy Techniques from the Bandung Institute of Technology (1981).
- Master in Regional and City Planning from the Bandung Institute of Technology (1990).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2014).
Level 2 Risk Management Certification by BSMR (2014).

Pengalaman Kerja / Work Experience

- Komisaris bank **bjb** (2008- saat ini).
- Sekretaris Daerah Provinsi Banten (2008-2014).
- Kepala Dinas Pengelolaan Keuangan dan Aset Daerah (DPKAD) Provinsi Banten (2008).
- Kepala Dinas Pendapatan Provinsi Banten (2006).

- Commissioner of **bjb** bank (2008- present).
- District Secretary of Banten Province (2008-2014).
- Head of the District Financial and Asset Management Office (DPKAD) Banten Province (2008).
- Head of Revenue Department of Banten Province (2006).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 07/SK/DK/2015 tanggal 22 April 2015 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Decree of the Board of Commissioners No. 07/SK/DK/2015 dated 22 April 2015 concerning Distribution of Duties and Implementation of Schedule of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

22 April 2015 – saat ini
April 22, 2015 – currently

Jabatan Rangkap / Concurrent Position

-



FAHLINO F. SJUIB

Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1972, usia 50 tahun per Desember 2022.
Born in Bandung in 1972, 50 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Ekonomi dari Universitas Katolik Parahyangan Bandung (1996).
- Master bidang Ekonomi dari Western Illinois University, Amerika Serikat (1998).
- Doktor bidang Ekonomi dari Kansas State University, Amerika Serikat (2003).

- Bachelor in Economics from Parahyangan Catholic University Bandung (1996).
- Master in Economics from Western Illinois University, United States (1998).
- Doctor of Economics from Kansas State University, United States (2003).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2019).
Level 2 Risk Management Certification by BSMR (2019).

Pengalaman Kerja / Work Experience

- Komisaris Independen bank **bjb** (2019 – saat ini).
- Dosen Universitas Katolik Parahyangan (2019 – saat ini).
- Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).

- Independent Commissioner of **bjb** bank (2019 – present).
- Lecturer at Parahyangan Catholic University (2019 – present).
- Board Member EBCICON Parahyangan Catholic University (2018 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 07/SK/DK/2019 tanggal 30 Juli 2019 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Decree of the Board of Commissioners No. 07/SK/DK/2019 dated 30 July 2019 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees.

Periode Menjabat / Period of Service

30 Juli 2019 – saat ini
July 30, 2019 – present

Jabatan Rangkap / Concurrent Position

Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
Board Member EBCICON Parahyangan Catholic University (2018 – present).



TETTET FITRIJANTI

Pihak Independen
Independent Party

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Tarakan pada tahun 1968, usia 54 tahun per Desember 2022.
Born in Tarakan in 1968, 54 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Akuntansi dari Universitas Padjajaran tahun 1987
- Magister Akuntansi dari Universitas Gadjah Mada pada tahun 1998
- Doktor di bidang Keuangan pada Universitas Padjajaran tahun 2004.

- Bachelor's Degree in Accounting from Universitas Padjadjaran in 1987
- Master's Degree in Accounting from Universitas Gadjah Mada in 1998
- Doctoral Degree in Finance from Universitas Padjadjaran in 2004.

Sertifikasi / Certification

- Sertifikasi Manajemen Risiko Tingkat IV – dari BSMR (2019)
- Sertifikasi CGRCOP, Certified Governance Risk management & Compliance Oversight Professional – dari LSP GRK, 70209 1210 0000016 2021 (2021)
- Sertifikasi CWM (2021)
- Sertifikasi CA (2014)
- Sertifikasi SAS (2011)
- Sertifikasi Ak (1997)

- Level IV Risk Management certification-from BSMR (2019)
- CGRCOP certification, Certified Governance Risk management & Compliance Oversight Professional from LSP GRK, 70209 1210 0000016 2021 (2021)
- CWM certification (2021)
- CA certification (2014)
- SAS certification (2011)
- AK Certification (1997)

Pengalaman Kerja / Work Experience

Beliau menduduki berbagai jabatan penting, antara lain:
- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 - sekarang)
- Ketua Program Studi Magister Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (2016 - 2021)
- Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (1995 - sekarang)

She has held various important positions, such as:
- Chairman of the applied bachelor of Public Sector Accounting program FEB UNPAD (2021-present)
- Chairman of the Master of Accounting Study Program, Faculty of Economics and Business, Universitas Padjadjaran (2016 - 2021)
- Lecturer at Department of Accounting Faculty of Economics and Business Universitas Padjadjaran (1995-present)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai anggota Komite Pemantau Risiko Perseroan berdasarkan Surat Keputusan Direksi Nomor 023/SK/DIR-CS/2014 tanggal 24 Januari 2014 yang telah beberapa kalo diperbaharui dan terakhir diperbaharui dengan Surat Keputusan Direksi Nomor 0807/SK/DIR-CSE/2021 tanggal 22 Desember 2021

Appointed as member of the Risk Monitoring Committee of the Company is based on the Board of Directors Decree No. 023 / SK / DIR-CS/2014 dated January 24, 2014, which has been updated and Last updated with the Board of Directors Decree Number 0807/SK/DIR-CSE/2021 dated December 22, 2021

Periode Menjabat / Period of Service

- Berdasarkan Surat Keputusan Direksi Nomor 023/SK/DIR-CS/2014 tanggal 24 Januari 2014 periode menjabat terhitung mulai tanggal 1 Januari 2014 sampai dengan 31 Desember 2014.
- Berdasarkan Surat Keputusan Direksi Nomor 1066/SK/DIR-CS/2015 tanggal 19 Januari 2015 periode menjabat terhitung mulai tanggal 1 Januari 2015 sampai dengan 31 Desember 2015.
- Berdasarkan Surat Keputusan Direksi Nomor 1140/SK/DIR-CS/2015 tanggal 01 Januari 2016 periode menjabat terhitung mulai tanggal 1 Januari 2016 sampai dengan 31 Desember 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 1206/SK/DIR-CS/2017 tanggal 29 Desember 2017 periode menjabat terhitung mulai tanggal 1 Januari 2018 sampai dengan 31 Desember 2019.
- Berdasarkan Surat Keputusan Direksi Nomor 1310/SK/DIR-CSE/2019 tanggal 19 Desember 2019 periode menjabat terhitung mulai tanggal 1 Januari 2020 sampai dengan 31 Desember 2021.
- Berdasarkan Surat Keputusan Direksi Nomor 0807/SK/DIR-CSE/2021 tanggal 22 Desember 2021 periode menjabat terhitung mulai tanggal 1 Januari 2022 sampai dengan 31 Desember 2023.

- Based on the Decree of the Board of Directors Number 023/SK/DIR-CS/2014 dated January 24, 2014, the term of office starts from January 1, 2014, to December 31, 2014.
- Based on the Decree of the Board of Directors Number 1066/SK/DIR-CS/2015 dated January 19, 2015, the term of office starts from January 1, 2015, to December 31, 2015.
- Based on the Decree of the Board of Directors Number 1140/SK/DIR-CS/2015 dated January 1, 2016, the term of office starts from January 1, 2016, to December 31, 2017.
- Based on the Decree of the Board of Directors Number 1206/SK/DIR-CS/2017 dated December 29, 2017, the term of office starts from January 1, 2018, to December 31, 2019.
- Based on the Decree of the Board of Directors Number 1310/SK/DIR-CSE/2019 dated December 19, 2019, the term of office starts from January 1, 2020, to December 31, 2021.
- Based on the Decree of the Board of Directors Number 0807/SK/DIR-CSE/2021 dated December 22, 2021, the term of office starts from January 1, 2022, to December 31, 2023.

Jabatan Rangkap / Concurrent Position

- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 – sekarang)
- Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (1995 - sekarang)

- Chairman of Bachelor's Degree of Public Sector Accounting program FEB UNPAD. (2021-present)
- Lecturer at Department of Accounting Faculty of Economics and Business Universitas Padjadjaran. (1995-present)



NURY EFFENDI

Pihak Independen
Independent Party

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Surakarta pada tahun 1956, usia 66 tahun per Desember 2022.
Born in Surakarta in 1956, 66 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi di Universitas Padjadjaran tahun (1983)
- *Master of Art* di bidang Ekonomi dari Ohio State University tahun (1987)
- Doktor di bidang Ekonomi dari University of Oklahoma (2001)

- Bachelor's Degree in Economics at the Universitas Padjadjaran (1983)
- Master of Arts in Economics from Ohio State University (1987)
- Doctoral Degree in Economics from the University of Oklahoma (2001)

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Tingkat IV – dari BSMR (2019)
Level IV Risk Management Certification – from BSMR (2019)

Pengalaman Kerja / Work Experience

Beliau menduduki berbagai jabatan penting pada Universitas Padjajaran, antara lain sebagai:

- Dean Faculty of Economics and Business Padjadjaran University (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Padjadjaran University (2016 – sekarang)
- Dosen Fakultas Ekonomi, Universitas Padjadjaran. (1983 – sekarang)

He held various important positions at Padjadjaran University, including as:

- Dean Faculty of Economics and Business Padjadjaran University (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Padjadjaran University (2016 – present)
- Lecturer at the Faculty of Economics, Universitas Padjadjaran. (1983 – present)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai anggota Komite Pemantau Risiko Perseroan berdasarkan Surat Keputusan Direksi Nomor 455/SK/DIR-SDM/2011 Tanggal 5 Agustus 2011 yang telah beberapa kali diperbaharui dan terakhir diperbaharui dengan Surat Keputusan Direksi Nomor 0481/SK/DIR-CSE/2021 tanggal 26 Juli 2021.

Appointed as member of the Risk Monitoring Committee of the Company based on the Board of Directors Decree Number 455/SK/DIR-SDM/2011dated January 5, 2011, which has been updated and Last updated with the Board of Directors Decree Number 0481/SK/DIR-CSE/2021 dated July 26, 2021.

Periode Menjabat / Period of Service

- Berdasarkan Surat Keputusan Direksi Nomor 455/SK/DIR-SDM/2011 Tanggal 5 Agustus 2011 periode menjabat terhitung mulai tanggal 26 Juli 2011 sampai dengan 25 Juli 2013.
- Berdasarkan Surat Keputusan Direksi Nomor 021/SK/DIR-CS/2014 Tanggal 24 Januari 2014 periode menjabat terhitung mulai tanggal 26 Juli 2013 sampai dengan 27 Juli 2015.
- Berdasarkan Surat Keputusan Direksi Nomor 066/SK/DIR-CS/2015 Tanggal 28 Juli 2015 periode menjabat terhitung mulai tanggal 28 Juli 2015 sampai dengan 27 Juli 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 1204/SK/DIR-CS/2017 Tanggal 29 Desember 2017 periode menjabat terhitung mulai tanggal 28 Juli 2017 sampai dengan 27 Juli 2019.
- Berdasarkan Surat Keputusan Direksi Nomor 0850/SK/DIR-CS/2019 Tanggal 25 Juli 2019 periode menjabat terhitung mulai tanggal 28 Juli 2019 sampai dengan 27 Juli 2021.
- Berdasarkan Surat Keputusan Direksi Nomor 0481/SK/DIR-CSE/2014 Tanggal 26 Juli 2021 periode menjabat terhitung mulai tanggal 28 Juli 2021 sampai dengan 27 Juli 2023.

- Based on the Decree of the Board of Directors Number 455/SK/DIR-SDM / 2011 dated August 5, 2011, period of office commencing July 26, 2011, to July 25, 2013.
- Based on the Decree of the Board of Directors Number 021/SK/DIR-CS/2014 dated January 24, 2014, the term of office starts from July 26, 2013, to July 27, 2015
- Based on the Decree of the Board of Directors Number 066/SK/DIR-CS/2015 dated July 28, 2015, the term of office starts from July 28, 2015, until July 27, 2017.
- Based on the Decree of the Board of Directors Number 1204/SK/DIR-CS/2017 dated December 29, 2017, the term of office starts from July 28, 2017, to July 27, 2019.
- Based on the Decree of the Board of Directors Number 0850/SK/DIR-CS/2019 dated July 25, 2019, the term of office starts from July 28, 2019, to July 27, 2021.
- Based on the Decree of the Board of Directors Number 0481/SK/DIR-CSE/2014 dated July 26, 2015, the term of office starts from July 28, 2021, until July 27, 2023.

Jabatan Rangkap / Concurrent Position

- Dean Faculty of Economics and Business Padjadjaran University (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Padjadjaran University (2016 – sekarang)
- Dosen Fakultas Ekonomi, Universitas Padjadjaran. (1983 – sekarang)

- Dean of the Faculty of Economics and Business from Universitas Padjadjaran (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Universitas Padjadjaran (2016-present)
- Lecturer at the Faculty of Economics, Universitas Padjadjaran. (1983-present)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Education and Work Experience Qualification of Risk Monitoring Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko
Table of Educational and Work Experience Qualifications of the Risk Monitoring Committee

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Diding Sakri	Ketua Merangkap Anggota Chairperson concurrently member	- S1 Teknik Perencanaan Wilayah dan Kota - S2 *Joint European Masters on Comparative Local Development* - S3 *Social Science and Public Policy* - Bachelor's Degree in Urban and Regional Planning - Joint European Masters on Comparative Local Development - Doctoral Degree in Social Science and Public Policy	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance, and economics.
Farid Rahman	Anggota Member	- S1 Manajemen - S2 Banking & Finance - Bachelor's Degree in Management - Master's Degree in Banking & Finance	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.
Setiawan Wangsaatmaja	Anggota Member	- S1 Teknik Lingkungan - Magister Sanitary Engineering - Magister Environmental Engineering - S3 Teknik Lingkungan - Bachelor's Degree in Environmental Engineering - Master's Degree in Sanitary Engineering - Master's Degree in Environmental Engineering - Doctoral Degree in Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.
Muhadi	Anggota Member	- S1 Tehnik Geodesi - S2 Perencanaan Wilayah dan Kota - Bachelor's Degree in Geodetic Engineering - Master's Degree in Urban and Regional Planning	Memiliki pengalaman kerja di bidang pemerintahan dan perbankan Have work experience in government and banking
Fahlino F Sjuib	Anggota Member	- S1 bidang Akuntansi - S2 bidang Ekonomi - S3 bidang Ekonomi - Bachelor's Degree in Accounting - Master's Degree in Economics - Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang Pendidikan dan perbankan Have work experience in education and banking
Nury Effendi	Anggota Member	- S1 Akuntansi - S2 Akuntansi - S3 Ekonomi - Bachelor's Degree in Accounting - Master's Degree in Accounting - Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in the field of education
Tettet Fitrijanti	Anggota Member	- S1 Akuntansi - S2 Akuntansi - S3 Keuangan - Bachelor's Degree in Accounting - Master's Degree in Accounting - Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in the field of education

Independensi Komite Pemantau Risiko

Independence of Risk Monitoring Committee

Tabel Independensi Komite Pemantau Risiko
Table of Risk Monitoring Committee Independence

Aspek Independensi Indepedence Aspects	Diding Sakri	Setiawan Wangsaatmaja	Fahlino F Sjuib	Farid Rahman	Muhadi	Nury Effendi	Tettet Fitrijanti
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√

Aspek Independensi Indepedence Aspects	Diding Sakri	Setiawan Wangsaatmaja	Fahlino F Sjuib	Farid Rahman	Muhadi	Nury Effendi	Tettet Fitrijanti
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee	√	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√	√

Rapat Komite Pemantau Risiko

KEBIJAKAN RAPAT KOMITE PEMANTAU RISIKO

Ketentuan mengenai pelaksanaan rapat Komite Pemantau Risiko telah tertuang dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko di antaranya adalah sebagai berikut:

1. Komite Pemantau Risiko mengadakan rapat paling sedikit 1 (satu) kali dalam 4 (empat) bulan dan/atau disesuaikan dengan kebutuhan Perseroan.
2. Rapat Komite Pemantau Risiko dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
3. Keputusan rapat Komite Pemantau Risiko dilakukan berdasarkan musyawarah mufakat.
4. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
5. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Pemantau Risiko yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Pemantau Risiko yang berasal dari Komisaris/Komisaris Independen yang diwakilinya dan dilengkapi dengan surat kuasa.
6. Rapat Komite Pemantau Risiko dipimpin oleh ketua Komite Pemantau Risiko atau anggota Komite Pemantau Risiko yang ditunjuk apabila ketua Komite Pemantau Risiko berhalangan hadir dan dituangkan dengan jelas dalam risalah rapat.
7. Jika dipandang perlu, Komite Pemantau Risiko dapat mengundang pihak lain yang terkait dengan materi rapat dalam rapat Komite Pemantau Risiko.
8. Setiap rapat Komite Pemantau Risiko dituangkan dalam risalah rapat dan ditandatangani oleh seluruh anggota Komite yang hadir serta didokumentasikan dengan baik.
9. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite Pemantau Risiko wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Risk Monitoring Committee Meeting

RISK MONITORING COMMITTEE MEETING POLICY

The provisions regarding the implementation of Risk Monitoring Committee meeting have been contained in the guidelines and the Code of conduct of the Risk Monitoring Committee are mentioned as follows:

1. Risk Monitoring Committee convene a meeting of at least 1 (one) time in 4 (four) months and/ or adjusted to the needs of the Bank.
2. The Risk Monitoring Committee meeting can make a decision if at least 51% (fifty one per hundred) is attended by the number of members including an independent commissioner.
3. Decision meeting of Risk Monitoring Committee is conducted based on consensus deliberation.
4. If in deliberation is not reached the word consensus, then decision making is done by means of the most voting (voting).
5. With respect to voting, each member of the Risk Monitoring Committee present is entitled to give 1 (one) vote and an additional 1 (one) vote for each member of the Risk Monitoring Committee which is derived from the Commissioner/ independent Commissioner which it represents and is equipped with a power of attorney.
6. The Risk Monitoring committee meeting is led by the Chairman of the Risk Monitoring Committee or a member of the Risk Monitoring Committee appointed if the chairman of the Risk Monitoring Committee is absent and clearly outlined in the minutes of the meeting.
7. If deemed necessary, the Risk Monitoring Committee may invite other Parties related to the meeting material in the Risk Monitoring Committee meeting.
8. Each meeting of the Risk Monitoring Committee is poured in the minutes of the meeting and signed by all members of the Committee present and well documented.
9. Dissenting opinions that occur in the meeting of the Risk Monitoring Committee shall be listed in the minutes of the meeting and the reasons for the disagreements.

AGENDA RAPAT KOMITE PEMANTAU RISIKO

Sepanjang tahun 2022, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Pemantau Risiko, sebagai berikut.

AGENDA MEETING OF RISK MONITORING COMMITTEE

Throughout 2022, the implementation date, meeting agenda and participants in the Risk Monitoring Committee meeting are as follows.

Tabel Agenda Rapat Komite Pemantau Risiko
Table of Agenda for the Risk Monitoring Committee Meeting

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
1	4 Januari 2022 January 4, 2022	1. Pembahasan Kajian Komite Pemantau Risiko Terkait *Governance, Risk & Complaince* 2. Pembahasan *Review* Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko 3. Pembahasan Program Kerja Komite Pemantau Risiko 2022 1. Discussion of Risk Monitoring Committee Review Related to Governance, Risk & Compliance 2. Discussion of Guidelines and Work Rules of Risk Monitoring Committee Review 3. Discussion of the 2022 Risk Monitoring Committee Work Program	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Nurry Effendi 5. Tettet Fitrijanti
2	1 Maret 2022 March 1, 2022	1. Pembahasan Tingkat Kesehatan Bank (TKB) Periode Semester II Tahun 2021 2. Pembahasan Profil Risiko bank **bjb** Triwulan IV Tahun 2021 1. Discussion on Bank Soundness Level (TKB) for Semester II 2021 2. Discussion of bank **bjb**'s Risk Profile for Quarter IV 2021	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Nurry Effendi 5. Tettet Fitrijanti
3	14 Juni 2022 June 14, 2022	1. Pembahasan Profil *Risk* Triwulan I Tahun 2022 2. Pembahasan RCCR Triwulan I Tahun 2022 3. Pembahasan RCCR Segmen Kredit Ritel Triwulan I Tahun 2022 1. Discussion of Risk Profile for Quarter I 2022 2. Discussion of RCCR for Quarter I 2022 3. Discussion of Retail Credit segment RCCR for Quarter I 2022	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Nurry Effendi 5. Tettet Fitrijanti
4	31 Agustus 2022 August 31, 2022	1. Pembahasan Tingkat Kesehatan Bank (TKB) Periode Semester I Tahun 2022 2. Pembahasan Profil Risiko bank **bjb** Triwulan II Tahun 2022 1. Discussion of Bank Soundness Level (TKB) for Semester II 2021 2. Discussion of bank **bjb**'s Risk Profile for quarter IV 2021	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Setiawan Wangsaatmaja 6. Nurry Effendi 7. Tettet Fitrijanti
5	11 Oktober 2022 October 11, 2022	Pembahasan Risiko Kredit dan Resko Pasar berdasarkan laporan *Stress Test* Discussion of Credit Risk and Market Risk based on the report of Stress Test	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Nurry Effendi 6. Tettet Fitrijanti
6	16 November 2022 November 16, 2022	Pembahasan RCCR dan Profil Risiko bank **bjb** Triwulan III Tahun 2022 Discussion of RCCR and Risk Profile of bank **bjb** for Quarter III 2022	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Setiawan Wangsaatmaja 6. Nurry Effendi 7. Tettet Fitrijanti
7	7 Desember 2022 December 7, 2022	1. Pembahasan Laporan Tingkat Kesehatan DPLK bank **bjb** 2. Pembahasan Penerapan Fungsi Manajemen Risiko dan Kepatuhan DPLK bank **bjb** 1. Discussion of Soundness Report of bank **bjb**'s DLPK 2. Discussion of the Implementation of the Risk Management and Compliance Functions of bank **bjb**'s DPLK	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Tettet Fitrijanti
8	27 Desember 2022 December 27, 2022	Pembahasan Evaluasi Kebijakan, Strategi dan Kerangka Manajemen Risiko Discussion of Policy Evaluation, Strategy and Risk Management Framework	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Nury Effendi 6. Tettet Fitrijanti

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2022, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 (delapan) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF THE RISK MONITORING COMMITTEE MEETING

During 2022, the Risk Monitoring Committee has held 8 (eight) meetings. The frequency and level of attendance of the meetings of each member of the Risk Monitoring Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Pemantau Risiko
Table Attendance Meeting of Risk Monitoring Committee

Nama Name	Jabatan Position	Rapat Komite Pemantau Risiko Risk Monitoring Committee Meeting		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Diding Sakri*	Ketua Merangkap Anggota Chairperson Concurrently Member	5	5	100%
Farid Rahman	Anggota Member	8	8	100%
Setiawan Wangsaatmaja*	Anggota Member	5	2	40%
Muhadi	Anggota Member	8	8	100%
Fahlino F. Sjuib	Anggota Member	8	8	100%
Nury Effendy	Anggota Member	8	7	88%
Tettet Fitrijanti	Anggota Member	8	8	100%

*Mulai menjabat sejak 4 November 2022
* Served since 4 November 2022

Program Peningkatan Kompetensi Komite Pemantau Risiko
Competency Improvement Program Risk Monitoring Committee

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Diding Sakri*	Ketua Merangkap Anggota Chairperson concurrently member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Farid Rahman	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Setiawan Wangsaatmaja*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Muhadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Fahlino F. Sjuib	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Nury Effendy	Anggota Member	*Governance Risk Management and Compliance* Governance Risk Management and Compliance	Bandung, 5-6 Juli 2022 Bandung, July 5-6 2022	Dr. G. Suprayitno, IR, MM, IPU, QCRO, QCGP Dr. G. Suprayitno, IR, MM, IPU, QCRO, QCGP

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Tettet Fitrijanti	Anggota Member	*Governance Risk Management and Compliance* Governance Risk Management and Compliance	Bandung, 5-6 Juli 2022 Bandung, July 5-6 2022	Dr. G. Suprayitno, IR, MM, IPU, QCRO, QCGP Dr. G. Suprayitno, IR, MM, IPU, QCRO, QCGP
		Workshop FKDK BPDSI Wilayah Barat West Region BPDSI FKDK Workshop	Batam, 5-6 Oktober 2022 Batam, October 5-6, 2022	FKDK Wilayah Barat West Region FKDK

*Mulai menjabat sejak 4 November 2022
* Served since 4 November 2022

Program Kerja dan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2022

Komite Pemantau Risiko selama tahun 2022 telah melaksanakan kegiatan sesuai dengan Program Kerja Komite Pemantau Risiko (KPR) tahun 2022 yang telah ditetapkan, di antaranya melakukan evaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan, serta memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko, melalui:

1. Mengevaluasi peringkat risiko berdasarkan Laporan *self assessment* Profil Risiko Triwulanan dan memberikan rekomendasi berdasarkan hasil evaluasi tersebut kepada Dewan Komisaris.
2. Memantau Tingkat Kesehatan Bank Semesteran melalui telaah dan pembahasan atas Laporan *Self Assesment* Tingkat Kesehatan Bank semester.
3. Mengevaluasi Risiko Kredit melalui telaah dan pembahasan Laporan Analisis *Root Cause Credit Risk* (RCCR)
4. Mengevaluasi Risiko Pasar dan Risiko Likuiditas dalam masa pandemi Covid-19 melalui telaah dan pembahasan Laporan *Stress Testing* Covid-19 atas Risiko Pasar dan Risiko Likuiditas.
5. Melakukan evaluasi terhadap Kebijakan, Strategi, dan Kerangka Manajemen Risiko beserta implementasinya.
6. Mengevaluasi Tingkat Kesehatan, Penerapan Fungsi Manajemen Risiko dan Kepatuhan Unit DPLK.
7. Menyusun Laporan KPR Triwulanan dan Tahunan serta menyusun Rencana Kerja.

Work Program and Implementation of The Duties of The Risk Monitoring Committee of 2022

The Risk Monitoring Committee 2022 carried out activities following the 2022 Risk Monitoring Committee (KPR) Work Program that has been determined, including evaluating the suitability between Risk Management policies and policy implementation, as well as monitoring and evaluating the implementation of the duties of the Risk Management Committee and the Management Work Unit Risk, through:

1. Evaluating risk ratings based on the Quarterly Risk Profile self-assessment report and providing recommendations based on the evaluation results to the Board of Commissioners.
2. Monitoring the Bank Soundness Level semi-annually through the review and discussion of the Semester Bank Soundness Level Self-Assessment Report.
3. Evaluating Credit Risk through the review and discussion of the Root Cause Credit Risk (RCCR) Analysis Report.
4. Evaluating Market Risk and Liquidity Risk during the COVID-19 pandemic through review and discussion of Stress Testing reports related to COVID-19 on Market Risk and Liquidity Risk.
5. Evaluating Risk Management Policies, Strategies, and Frameworks and their implementation.
6. Evaluating the Soundness Level, Implementation of Risk Management Functions and Compliance of the DLPK unit.
7. Preparing Quarterly and Annual KPR Reports and preparing Work Plans.

Komite Tata Kelola Terintegrasi

Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014, tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan guna mengatur pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan yang memiliki hubungan kepemilikan dan/atau pengendalian. Oleh karena itu setiap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan wajib menerapkan tata kelola secara terintegrasi. Dalam pelaksanaan tata kelola terintegrasi bank **bjb** telah membentuk Komite Tata Kelola Terintegrasi

Integrated Governance Committee

Financial Services Authority Regulation Number 18/POJK.03/2014, dated November 18, 2014, concerning the Implementation of Integrated Governance for Financial Conglomerates to regulate the implementation of Integrated Governance for Financial Services Institutions that have ownership and/or control relationships. Therefore, every Financial Service Institution incorporated in the Financial Conglomerate is required to implement Integrated Governance. In implementing Integrated Governance, bank **bjb** has established an Integrated Governance Committee as a

sebagai pengawasan untuk memberikan rekomendasi atau nasihat dalam pelaksanaan kebijakan termaksud.

Dasar Pembentukan Komite Tata Kelola Terintegrasi

Komite Tata Kelola Terintegrasi bank **bjb** dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan
2. Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 dan Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
3. Peraturan Otoritas Jasa Keuangan Nomor 28/POJK.03/2019 tanggal 19 November 2019 tentang Sinergi Perbankan Dalam Satu Kepemilikan Untuk Pengembangan Perbankan Syariah.
4. Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2020 tanggal 16 Oktober 2020 tentang Konglomerasi Keuangan.
5. Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 Tentang Pembentukan Komite Tata Kelola Terintegrasi
6. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.
7. Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Piagam Komite Tata Kelola Terintegrasi

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi berdasarkan Surat Keputusan Dewan Komisaris Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 yang telah diperbaharui dan ditetapkan dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Serta Struktur Keanggotaan Komite Tata Kelola Terintegrasi.

Tugas dan Tanggung Jawab Komite Tata Kelola Terintegrasi

Adapun tugas dan tanggung jawab Komite Tata Kelola Terintegrasi yaitu:

A. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi

1. Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi;

2. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama mengenai pelaksanaan tugas dan tanggung

supervisor to provide recommendations or advice in implementing the policy.

The Basis of Integrated Governance Committee

bank **bjb** Integrated Governance Committee was formed based on:

1. Financial Services Authority Regulation Number 18/POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates
2. Financial Services Authority Regulation Number 17/POJK.03/2014 and Financial Services Authority Circular Letter Number 14/SEOJK.03/2015 concerning Implementation of Integrated Risk Management for Financial Conglomerates.
3. Financial Services Authority Regulation Number 28/POJK.03/2019 dated November 19, 2019 concerning Banking Synergy in One Ownership for the Development of Sharia Banking.
4. Financial Services Authority Regulation Number 45/POJK.03/2020 dated October 16, 2020 concerning Financial Conglomerates.
5. Decree of the Board of Commissioners number 05/SK/DK/2016 dated March 31, 2016 concerning the Establishment of the Integrated Governance Committee.
6. Decree of the Board of Commissioners Number 01/SK/DKO/2021 dated April 7, 2021 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
7. Decree of the Board of Commissioners number 05/SK/DKO/2022, dated July 26, 2022, concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.

Integrated Governance Committee Charter

The Company had Guidelines and Work Orders for the Integrated Governance Committee based on the Decree of the Board of Commissioners, Decree of the Board of Commissioners Number 05/SK/DK/2016 dated March 31, 2016 which had been updated and stipulated by the Decree of the Board of Commissioners number 06/SK/DKO/2021 dated December 28, 2021 concerning Guidelines and Work Procedures and Membership Structure of the Integrated Governance Committee.

Duties and Responsibilities of The Integrated Governance Committee

The duties and responsibilities of the Integrated Governance Committee were:

A. Duties and Responsibilities Related to Integrated Governance

1. Evaluating the implementation of Integrated Governance at least through an assessment of the adequacy of internal control and the implementation of an integrated compliance function.
2. Providing recommendations to the Main Entity Board of Commissioners regarding the implementation of the

jawab Direksi Entitas Utama atas pelaksanaan Kebijakan Tata Kelola Terintegrasi dan tindak lanjut hasil audit dari pihak intern dan ekstern.

3. Melakukan evaluasi terhadap Kebijakan Tata Terintegrasi yang telah ditetapkan.
4. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.
5. Menyusun dan melaksanakan rencana kerja tahunan Komite Tata Kelola Terintegrasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Perseroan.
6. Membuat laporan hasil evaluasi dan merekomendasikan kepada Dewan Komisaris paling kurang 1 (satu) kali dalam setiap Triwulan.

B. Tugas dan Tanggung Jawab Terkait Sinergi Perbankan

1. Komite tata kelola terintegrasi melakukan pemantauan terhadap pelaksanaan Sinergi Perbankan.
2. Entitas Utama wajib menyampaikan laporan hasil pemantauan terhadap pelaksanaan Sinergi Perbankan sebagaimana dimaksud pada point 1 kepada Otoritas Jasa Keuangan.
3. Laporan hasil pemantauan sebagaimana dimaksud pada point 2 disampaikan bersamaan dengan laporan penilaian pelaksanaan tata kelola terintegrasi.

C. Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Tata Kelola Terintegrasi sesuai ketentuan perundang-undangan dan peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Tata Kelola Terintegrasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Tata Kelola Terintegrasi

1. Komite Tata Kelola Terintegrasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan struktur konglomerasi keuangan serta kebijakan, pelaksanaan dan pelaporan Tata Kelola Terintegrasi Bank, dan laporan atau informasi lainnya.
2. Komite Tata Kelola Terintegrasi dapat merekomendasikan kepada Dewan Komisaris untuk menunjuk pihak untuk melaksanakan fungsi yang mendukung tugas dan tanggung jawab Dewan Komisaris paling sedikit komite atau fungsi pemantauan audit, dan komite atau fungsi pemantauan kepatuhan.

duties and responsibilities of the Main Entity Directors for the implementation of the Integrated Governance Policy and follow-up audit results from internal and external parties.

3. Evaluating the established Integrated Governance Policy.
4. Providing recommendations to the Main Entity's Board of Commissioners for the improvement of the Integrated Governance Guidelines.
5. Preparing and implementing the annual work plan of the Integrated Governance Committee in accordance with the direction of the Board of Commissioners and applicable regulations at the Bank.
6. Making a report on the evaluation results and recommend to the Board of Commissioners at least 1 (one) time in each Quarter.

B. Duties and Responsibilities Related to Banking Synergy

1. The integrated governance committee monitored the implementation of Banking Synergy.
2. The Main Entity was required to submit a report on the results of monitoring on the implementation of Banking Synergy as referred to in point 1 to the Financial Services Authority.
3. The monitoring result report as referred to in point 2 was submitted together with the integrated governance implementation assessment report.

C. Implementation of Special Tasks

1. Performing other tasks assigned by the Board of Commissioners within the scope of work of the Integrated Governance Committee in accordance with the prevailing laws and regulations of Bank Indonesia/Financial Services Authority Regulations.
2. In terms of the need for assignments given by the Board of Commissioners, the Integrated Governance Committee might use the services of a competent and independent third parties.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners.

Authority of The Integrated Governance Committee

1. The Integrated Governance Committee was authorized to access the widest possible information related to the structure of the financial conglomerate as well as policies, implementation and reporting of the Bank's Integrated Governance, and other reports or information.
2. The Integrated Governance Committee might recommend to the Board of Commissioners to appoint parties to carry out functions that supported the duties and responsibilities of the Board of Commissioners, at least an audit monitoring committee or function, and a compliance monitoring committee or function.

Masa Jabatan Komite Tata Kelola Terintegrasi

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

Struktur, Keanggotaan dan Keahlian Komite Tata Kelola Terintegrasi

Struktur Komite Tata Kelola Terintegrasi terdiri dari:

1. Ketua Komite Tata Kelola Terintegrasi dari Komisaris Independen.
2. Anggota Komite Tata Kelola Terintegrasi dari Komisaris Independen.
3. Anggota Komite Tata Kelola Terintegrasi dari Komisaris.
4. Anggota Komite Tata Kelola Terintegrasi dari pihak independen.
5. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Komisaris bank **bjb** Syariah.
6. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas bank **bjb** Syariah.
7. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Komisaris PT BPR Intan Jabar.
8. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Komisaris PT BPR Karya Utama Jabar.
9. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Komisaris **bjb** Sekuritas.

Pada awal tahun 2022 susunan Komite Tata Kelola Terintegrasi berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite, dengan susunan sebagai berikut:

Term of Service of the Integrated Governance Committee

The term of office of committee members under the Board of Commissioners serving as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who are from independent parties the term of office was 2 (two) years.

Structure, Membership and Expertise of The Integrated Governance Committee

The structure of the Integrated Governance Committee:

1. Chairman of the Integrated Governance Committee.
2. Member of the Integrated Governance Committee of the Independent Commissioner.
3. Member of the Integrated Governance Committee of Commissioners.
4. Member of the Integrated Governance Committee of the Parties.
5. Member of the Integrated Governance Committee of Ex officio of the Board of Commissioners bank **bjb** Syariah.
6. Member of the Integrated Governance Committee of Ex officio of the supervisory board of bank **bjb** Syariah.
7. Member of the Integrated Governance Committee from the Ex Officio Board of Commissioners of PT BPR Intan Jabar.
8. Member of the Integrated Governance Committee from the Ex Officio Board of Commissioners of PT BPR Karya Utama Jabar.
9. Member of the Integrated Governance Committee from Ex Officio Commissioner of **bjb** Sekuritas.

At the beginning of 2022, the composition of the Integrated Governance Committee was based on the Decree of the Board of Commissioners Number 01/SK/DKO/2021 dated April 7, 2021, concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees, with the following composition:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
4.	Dinan Sufendi RAE	Anggota Member	Pihak Independen Independent Party	Hukum dan Perbankan Law and Banking

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2021 tanggal 30 Maret 2022 terjadi perubahan komposisi Dewan Komisaris dan perubahan anggota Komite Tata Kelola Terintegrasi dari pihak independen, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 05/SK/DKO/2022 tanggal 26 Juli

Based on one of the resolutions of the Annual General Meeting of shareholders (AGMS) of bank **bjb** Fiscal year 2021, dated March 30, 2022, there was a change in the composition of the Board of Commissioners and changes in the members of the Integrated Governance Committee from independent parties, which was then followed up with the Decree of the Board of Commissioners

2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2022 susunan Komite Tata Kelola Terintegrasi menjadi sebagai berikut:

No. 05/SK/DKO/2022 dated July 26, 2022, regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees, so that in the period of December 31, 2022, the composition of the integrated governance committee will be as follow:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
2	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3	Muhadi	Anggota Member	Komisaris Commissioner	Pemerintahan, Teknik dan Perbankan Governance, Engineering and Banking
4	Setiawan Wangsaatmaja	Anggota Member	Komisaris Commissioner	Pemerintahan dan Teknik Governance and Engineering
5	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan dan Ekonomi Researcher, Finance and Economics
6	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Akuntansi, Manajemen Risiko, Manajemen Stratejik dan Audit Internal. Accounting, Risk Management, Strategic Management and Internal Audit.

Profil Komite Tata Kelola Terintegrasi

Profil Komite Tata Kelola Terintegrasi per 31 Desember 2022 adalah sebagai berikut.

Profile of the Integrated Governance Committee

The Integrated Governance Committee profile as of December 31, 2022 is as follows.



FAHLINO F. SJUIB
Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1972, usia 50 tahun per Desember 2022.
Born in Bandung in 1972, 50 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Ekonomi dari Universitas Katolik Parahyangan Bandung (1996).
- Master bidang Ekonomi dari Western Illinois University, Amerika Serikat (1998).
- Doktor bidang Ekonomi dari Kansas State University, Amerika Serikat (2003).

- Bachelor in Economics from Parahyangan Catholic University Bandung (1996).
- Master in Economics from Western Illinois University, United States (1998).
- Doctor of Economics from Kansas State University, United States (2003).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2019).
Level 2 Risk Management Certification by BSMR (2019).

Pengalaman Kerja / Work Experience
- Komisaris Independen bank **bjb** (2019 – saat ini).
- Dosen Universitas Katolik Parahyangan (2019 – saat ini).
- Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).

- Independent Commissioner of **bjb** bank (2019 – present).
- Lecturer at Parahyangan Catholic University (2019 – present).
- Board Member EBCICON Parahyangan Catholic University (2018 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Surat Keputusan Dewan Komisaris No. 07/SK/DK/2019 tanggal 30 Juli 2019 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Decree of the Board of Commissioners No. 07/SK/DK/2019 dated 30 July 2019 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees.

Periode Menjabat / Period of Service
30 Juli 2019 – saat ini
July 30, 2019 – currently

Jabatan Rangkap / Concurrent Position
Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
Board Member EBCICON Parahyangan Catholic University (2018 – present).



FARID RAHMAN

Komisaris Utama Independen
Independent President Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Jakarta pada tahun 1958, usia 64 tahun per Desember 2022.
Born in Jakarta in 1958, age 64 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983).
- Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).

- Bachelor of Economics majoring in Management from the University of Indonesia (1983).
- Master of Business Administration from Golden State University, San Francisco, United States (1987).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2018).
Level 5 Risk Management Certification by LSPP (2018).

Pengalaman Kerja / Work Experience

- Komisaris Utama Independen bank **bjb** (2019 – saat ini).
- Direktur PT Medco Intidinamika (2012 – saat ini).
- Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019).
- Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011).

- Chief Independent Commissioner of **bjb** bank (2019 – present).
- Director of PT Medco Intidinamika (2012 – present).
- Chief Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019).
- Managing Director of PT Bank Himpunan Saudara 1906 (1994 – 2011).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 1/SK/DKO/2021 tanggal 07 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Decree of the Board of Commissioners No. 1/SK/DKO/2021 dated 07 April 2021 concerning the Distribution of Tasks and Implementation of the Schedule of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

07 April 2021 – saat ini
April 07, 2021 – currently

Jabatan Rangkap / Concurrent Position

- Direktur PT Medco Intidinamika (2012 – saat ini).
- Director of PT Medco Intidinamika (2012 – present).



MUHADI

Komisaris
Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Boyolali pada tahun 1954, usia 68 tahun per Desember 2022.
Born in Boyolali in 1954, aged 68 years as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Geodesi dari Institut Teknologi Bandung (1981).
- Master bidang Perencanaan Wilayah dan Kota dari Institut Teknologi Bandung (1990).

- Bachelor in Geodesy Techniques from the Bandung Institute of Technology (1981).
- Master in Regional and City Planning from the Bandung Institute of Technology (1990).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2014).
Level 2 Risk Management Certification by BSMR (2014).

Pengalaman Kerja / Work Experience

- Komisaris bank **bjb** (2008- saat ini).
- Sekretaris Daerah Provinsi Banten (2008-2014).
- Kepala Dinas Pengelolaan Keuangan dan Aset Daerah (DPKAD) Provinsi Banten (2008).
- Kepala Dinas Pendapatan Provinsi Banten (2006).

- Commissioner of **bjb** bank (2008- present).
- District Secretary of Banten Province (2008-2014).
- Head of the District Financial and Asset Management Office (DPKAD) Banten Province (2008).
- Head of Revenue Department of Banten Province (2006).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 07/SK/DK/2018 tanggal 12 Desember 2018 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Decree of the Board of Commissioners No. 07/SK/DK/2018 dated 12 December 2018 concerning the Distribution of Duties and Implementation of Schedules of Activities for the Board of Commissioners and Committees

Periode Menjabat / Period of Service

12 Desember 2018 – saat ini
December 12, 2018 – currently

Jabatan Rangkap / Concurrent Position

-



SETIAWAN WANGSAATMAJA

Komisaris
Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1963, usia 59 tahun per Desember 2022.
Born in Bandung in 1963, age 59 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989).
- Master of Sanitary Engineering IHE DEFLT Belanda (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004).

- Bachelor in Environmental Engineering from the Bandung Institute of Technology (1989).
- Master of Sanitary Engineering IHE DEFLT Netherlands (1994).
- Master of Environmental Engineering Asian Institute of Technology Thailand (1997).
- Doctorate in Environmental Engineering from the Bandung Institute of Technology (2004).

Sertifikasi / Certification

Sertifikasi Management Risiko Level 1 oleh LSPP (2022).
Level 1 Risk Management Certification by LSPP (2022).

Pengalaman Kerja / Work Experience

- Komisaris bank **bjb** (2022 – saat ini).
- Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022).
- Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).

- Commissioner of **bjb** bank (2022 – present).
- Commissioner of PT Perusahaan Perdagangan Indonesia (Persero) (2021- July 2022).
- District Secretary of West Java Province (2020 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Board of Commissioners Decision No. 06/SK/DKO/2022 dated November 4, 2022 regarding the Division of Duties and Implementation of the Board of Commissioners and Committee Activities Schedule.

Periode Menjabat / Period of Service

26 Juli 2022 – saat ini
July 26, 2022 – currently

Jabatan Rangkap / Concurrent Position

Sekretaris Daerah Provinsi Jawa Barat (2020 – saat ini).
Regional Secretary of West Java Province (2020 - present).



DIDING SAKRI

Komisaris Independen
Independent Commissioner

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Kuningan pada tahun 1977, usia 45 tahun per Desember 2022.
Born in Kuningan in 1977, age 45 as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001).
- Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011).
- PhD bidang Development Economics King's College London (United Kingdom) (2020).

- Bachelor in Planning Techniques (Regional and City Planning) from the Bandung Institute of Technology (2001).
- Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011).
- PhD in Development Economics King's College London (United Kingdom) (2020).

Sertifikasi / Certification

Sertifikasi Management Risiko Level 2 oleh LSPP (2022).
Level 2 Risk Management Certification by LSPP (2022).

Pengalaman Kerja / Work Experience

- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015).
  Komisaris Independen bank **bjb** (2022 – saat ini).
- Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Independent Commissioner of **bjb** bank (2022 – present).
- Member of the Development Acceleration Team (TAP) of West Java Province (2020 – March 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Board of Commissioners Decision No. 06/SK/DKO/2022 dated November 4, 2022 regarding the Division of Duties and Implementation of the Board of Commissioners and Committee Activities Schedule.

Periode Menjabat / Period of Service

26 Juli 2022 – saat ini
July 26, 2022 – currently

Jabatan Rangkap / Concurrent Position

-



HUMBUL KRISTIAWAN

Pihak Independen
Independent Party

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Sukabumi pada tahun 1975, usia 47 tahun per Desember 2022.
Born in Sukabumi in 1975, 47 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Ekonomi Jurusan Akuntansi di Universitas Padjadjaran (1997)
- Master of Business Administration di Institut Teknologi Bandung (2012)

- Bachelor of Economics majoring in Accounting at Padjadjaran University (1997)
- Master of Business Administration at Bandung Institute of Technology (2012)

Sertifikasi / Certification

- Registered Accountant
- Chartered Accountant
- Certified Internal Auditor
- Certified Internal Control Auditor
- Sertifikasi manajemen risiko level 5 – LSPP (2015)

- Registered Accountant
- Chartered Accountant
- Certified Internal Auditor
- Certified Internal Control Auditor
- Risk management certification level 5 – LSPP (2015)

Pengalaman Kerja / Work Experience

- *Technical Advisor* Parker Randall Tahun 2021 sampai dengan saat ini.
- Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini.
- Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini.

- Technical Advisor of Parker Randall from 2021 to date.
- Audit Committee of PT Bank UOB Indonesia from 2021 to date.
- Risk Monitoring Committee of PT Pegadaian from 2020 to date.

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai anggota Komite Tata Kelola Teritegrasi Perseroan terhitung mulai tanggal 26 Juli 2022 berdasarkan Surat Keputusan Direksi Nomor 0386/SK/DIR-CSE/2022 tanggal 26 Juli 2022.

Appointed as a member of the Company's Integrated Governance Committee effective July 26, 2022, based on the Decree of the Directors Number 0386/SK/DIR-CSE/2022, dated July 26, 2022.

Periode Menjabat / Period of Service

Berdasarkan Surat Keputusan Direksi Nomor 0386/SK/DIR-CSE/2022 tanggal 26 Juli 2022 periode menjabat terhitung mulai tanggal 26 Juli 2022 sampai dengan 25 Juli 2023.

Based on the Decree of the Directors Number 0386/SK/DIR-CSE/2022, dated July 26, 2022, the term of office starts from July 26, 2022, to July 25, 2023.

Jabatan Rangkap / Concurrent Position

- Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini.
- Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini.
- *Technical Advisor* Parker Randall Tahun 2021 sampai dengan saat ini.

- Risk Monitoring Committee of PT Pegadaian from 2020 to date.
- Audit Committee of PT Bank UOB Indonesia from 2021 to date.
- Technical Advisor of Parker Randall from 2021 to date.

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi

Education Qualification and Work Experience Integrated Governance Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi
Table of Education Qualification and Work Experience integrated Governance Committee

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently member	- S1 bidang Akuntansi - S2 bidang Ekonomi - S3 bidang Ekonomi - Bachelor's Degree in Accounting - Master's Degree in Economics - Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in the field of education
Farid Rahman	Anggota Member	- S1 Manajemen - S2 Banking & Finance - Bachelor's Degree in Management - Master's Degree in Banking & Finance	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.
Muhadi	Anggota Member	- S1 Tehnik Geodesi - S2 Perencanaan Wilayah dan Kota - Bachelor's Degree in Geodetic Engineering - Master's Degree in Urban and Regional Planning	Memiliki pengalaman kerja di bidang pemerintahan dan Perbankan. Have work experience in government and banking.
Setiawan Wangsaatmaja	Anggota Member	- S1 Teknik Lingkungan - S2 Magister Sanitary Enginering - S2 Magister Environtmental Enginering - S3 Teknik Lingkungan - Bachelor's Degree in Environmental Engineering - Master's Degree in Sanitary Engineering - Master's Degree in Environmental Engineering - Doctoral Degree in Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.
Diding Sakri	Anggota Member	- S1 Teknik Planologi - S2 Master of Art - S3 PHD on Development Economics - Bachelor's Degree in Planology Engineering - Master of Art - Ph.D. in Development Economics	Memiliki pengalaman kerja dibidang Penelitian, Keuangan dan Ekonomi. Have work experience in the field of Research, Finance and Economics.
Humbul Kristiawan	Anggota Member	- S1 Ekonomi Akuntansi - S2 Business Administration - Bachelor's Degree in Economics, majoring in Accounting - Master's Degree in Business Administration	Memiliki pengalaman kerja di bidang Perbankan, Audit, dan Manajemen Risiko. Have work experience in Banking, Audit and Risk Management.

Independensi Komite Tata Kelola Terintegrasi

Independence of the Integrated Governance Committee

Tabel Independensi Komite Tata Kelola Terintegrasi
Table of Integrated Governance Committee Independency

Aspek Independensi Aspect of Independence	Fahlino F. Sjuib	Farid Rahman	Muhadi	Setiawan Wangsaatmaja	Diding Sakri	Humbul Kristiawan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√

Aspek Independensi Aspect of Independence	Fahlino F. Sjuib	Farid Rahman	Muhadi	Setiawan Wangsaatmaja	Diding Sakri	Humbul Kristiawan
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	x	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Tata Kelola Terintegrasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Integrated Governance Committee	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√

Rapat Komite Tata Kelola Terintegrasi

KEBIJAKAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Ketentuan Rapat Komite Tata Kelola Terintegrasi diatur dalam Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi adalah sebagai berikut:

1. Rapat Komite Tata Kelola Terintegrasi mengadakan rapat sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun, disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Tata Kelola Terintegrasi membahas mengenai evaluasi kebijakan dan penerapan tata kelola terintegrasi pada LJK.
3. Rapat Komite Tata Kelola Terintegrasi dapat dilaksanakan melalui *video conference*.
4. Hasil rapat Komite Tata Kelola Terintegrasi dituangkan dalam risalah rapat dan didokumentasikan secara baik.
5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Tata Kelola Terintegrasi dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.
6. Rapat Komite Tata Kelola Terintegrasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
7. Keputusan rapat Komite Tata Kelola Terintegrasi dilakukan berdasarkan musyawarah mufakat.
8. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
9. Sehubungan dengan pengambilan suara, maka setiap anggota Komite Tata Kelola Terintegrasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Tata Kelola Terintegrasi yang diwakilinya yang dilengkapi dengan surat kuasa.
10. Rapat Komite Tata Kelola Terintegrasi dipimpin oleh ketua Komite Tata Kelola Terintegrasi atau anggota Komite Tata Kelola Terintegrasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Tata Kelola Terintegrasi berhalangan hadir.

Integrated Governance Committee Meeting

INTEGRATED GOVERNANCE COMMITTEE MEETING POLICY

The Integrated Governance Committee meeting provisions are governed by the Code and Code of conduct of the Integrated Governance Committee as follows:

1. Integrated Governance Committee meeting held at least 4 (four) times in 1 (one) year, adjusted to the needs of the Bank.
2. Integrated Governance Committee meeting discusses policy evaluation and integrated governance implementation of LJK.
3. Integrated Governance Committee meeting can be implemented through video conference.
4. The results of the Integrated Governance Committee meeting are set forth in the minutes of the meeting and well documented.
5. Dissenting opinion that occurs in the meeting of the Integrated Governance Committee is clearly listed in the minutes of the meeting and the reasons of disagreements.
6. The Integrated Governance Committee meeting is able to make a decision if at least 51% (fifty one and a hundred) of the member's number including an independent commissioner.
7. The decision of the Integrated Governance Committee meeting is based on consensus deliberation.
8. If in deliberation is not reached the word consensus, then the decision making is done by means of the most voting.
9. With respect to voting, each member of the Integrated Governance Committee who is present is entitled to provide 1 (one) vote and an additional 1 (one) vote for each member of the Integrated Governance Committee that is represented by the Power of Attorney.
10. The Integrated Governance Committee meeting is headed by the Chairman of the Integrated Governance Committee or a member of the Integrated Governance Committee which is derived from the Board of Commissioners when the Chairman of the Integrated Governance Committee is absent.

11. Jika dipandang perlu, Komite Tata Kelola Terintegrasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Tata Kelola Terintegrasi.

11. If deemed necessary, the Integrated Governance Committee may invite other Parties from the internal Bank in relation to the meeting material at the Integrated Governance Committee meeting.

AGENDA RAPAT KOMITE TATA KELOLA TERINTEGRASI

Sepanjang tahun 2022, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Tata Kelola Terintegrasi, sebagai berikut.

AGENDA MEETING OF INTEGRATED GOVERNANCE COMMITTEE

Throughout 2022, the implementation date, meeting agenda and Integrated Governance Committee meeting participants are as follows.

Tabel Agenda Rapat Komite Tata Kelola Terintegrasi
Table of Agenda of Integrated Governance Committee

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
1	11 Januari 2022 January 11, 2022	1. Pembahasan Evaluasi Pelaksanaan Sinergi Perbankan antara bank **bjb** dengan bank **bjb** Syariah Periode Semester I Tahun 2021 2. Lain - lain 1. Discussion on Evaluation of the Implementation of Banking Synergy between bank **bjb** and bank **bjb** Syariah for Semester I of 2021 2. Others	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Dinan Sufendi RAE 5. Nancy Adistyasari 6. Divisi Manajemen Anak Perusahaan / Subsidiary Management Division
2	22 Maret 2022 March 22, 2022	1. Evaluasi Pelaksanaan Tugas dan Wewenang oleh Direktur yang membawahkan fungsi Pengawas Terhadap Lembaga Jasa Keuangan Dalam Konglomerasi Keuangan melalui Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi serta Divisi Manajemen Anak Perusahaan Periode Triwulan IV Tahun 2021 2. Pembahasan Hasil Evaluasi Divisi MAP terhadap Kinerja Anak Perusahaan bank **bjb** Periode Desember tahun 2021 1. Evaluation of the Implementation of Duties and Authorities by the Director in charge of the Supervisory function of Financial Services Institutions in the Financial Conglomerate through the Integrated Internal Audit Work Unit, Integrated Compliance Work Unit, Integrated Risk Management Work Unit, and Subsidiary Management Division for the Fourth Quarter of 2021 2. Discussion of the Evaluation Results of the Subsidiary Management Division on the performance of bank **bjb** Subsidiaries for December 2021	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Dinan Sufendi RAE 5. Nancy Adistyasari 6. Satuan Kerja Audit Internal / Internal Audit Work Unit 7. Divisi Kepatuhan & APU PPT / Compliance & AML CFT Division 8. Divisi Manajemen Risiko / Risk Management Division 9. Divisi Manajemen Anak Perusahaan / Subsidiary Management Division
3	28 Juni 2022 June 28, 2022	Evaluasi Pelaksanaan Tugas dan Wewenang oleh Direktur yang membawahkan fungsi Pengawas Terhadap Lembaga Jasa Keuangan Dalam Konglomerasi Keuangan melalui Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi serta Divisi Manajemen Anak Perusahaan Periode Triwulan I Tahun 2022 Evaluation of the Implementation of Duties and Authorities by the Director in charge of the Supervisory function of Financial Services Institutions in the Financial Conglomerate through the Integrated Internal Audit Work Unit, Integrated Compliance Work Unit, Integrated Risk Management Work Unit, and Subsidiary Management Division for the First Quarter of 2022	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Nancy Adistyasari 5. Satuan Kerja Audit Internal / Internal Audit Work Unit 6. Divisi Kepatuhan & APU PPT / Compliance & AML CFT Division 7. Divisi Manajemen Risiko / Risk Management Division 8. Divisi Manajemen Anak Perusahaan / Subsidiary Management Division
4	9 Agustus 2022 August 9, 2022	1. Pembahasan Evaluasi Pelaksanaan Sinergi Perbankan Antara bank **bjb** dan bank **bjb** Syariah Periode Semester I Tahun 2022 2. *Update* Terkait Kondisi BPR Intan Jabar 1. Discussion on Evaluation of the Implementation of Banking Synergy between bank **bjb** and bank **bjb** Syariah for Semester I of 2022 2. Update on the Condition of BPR Intan Jabar	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Setiawan Wangsaatmaja 6. Humbul Kristiawan 7. Nancy Adistyasari 8. Divisi Manajemen Anak Perusahaan / Subsidiary Management Division
5	7 September 2022 September 7, 2022	Evaluasi Pelaksanaan dan Wewenang oleh Direktur yang membawahkan Fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi serta Divisi Manajemen Anak Perusahaan Periode Triwulan II Tahun 2022 Evaluation of the Implementation and Authorities by the Director in charge of the Supervisory Function of Financial Services Institutions in the Financial Conglomerate through the Integrated Internal Audit Working Unit, Integrated Compliance Working Unit, Integrated Risk Management Working Unit, and Subsidiary Management Division for the Second Quarter of 2022	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Setiawan Wangsaatmaja 6. Nancy Adistyasari 7. Humbul Kristiawan 8. Satuan Kerja Audit Internal / Internal Audit Work Unit 9. Divisi Kepatuhan & APU PPT / Compliance & AML CFT Division 10. Divisi Manajemen Risiko / Risk Management Division 11. Divisi Manajemen Anak Perusahaan / Subsidiary Management Division

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
6	28 Desember 2022 December 28, 2022	1. Evaluasi Pelaksanaan Tata Kelola Terintegrasi Melalui Satuan Kerja Audit Internal Terintegrasi (SKAIT), Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) dan Satuan Kerja Kepatuhan Terintegrasi (SKKT) 2. Pembahasan Kinerja Perusahaan Anak dan Terelasi Periode Triwulan III Tahun 2022 1. Evaluation of the Implementation of Integrated Governance through the Integrated Internal Audit Work Unit (SKAIT), Integrated Risk Management Work Unit (SKMRT), and Integrated Compliance Work Unit (SKKT) 2. Discussion on the Performance of Subsidiaries and Related Companies for the Third Quarter of 2022	1. Fahlino F. Sjuib 2. Farid Rahman 3. Muhadi 4. Diding Sakri 5. Setiawan Wangsaatmaja 6. Nancy Adistyasari 7. Humbul Kristiawan 8. Satuan Kerja Audit Internal / Internal Audit Work Unit 9. Divisi Kepatuhan & APU PPT / Compliance & AML CFT Division 10. Divisi Manajemen Risiko / Risk Management Division 11. Divisi Manajemen Anak Perusahaan / Subsidiary Management Division

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Selama tahun 2022, Komite Tata Kelola Terintegrasi telah melaksanakan 6 (enam) kali rapat. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Tata Kelola Terintegrasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF INTEGRATED GOVERNANCE COMMITTEE MEETING

During 2022, the Integrated Governance Committee has held 6 (six) meetings. The frequency and level of attendance of the meetings of each member of the Integrated Governance Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Tata Kelola Terintegrasi
Table of Attendance of Integrated Governance Committee Meeting

Nama Name	Jabatan Position	Rapat Komite Tata Kelola Terintegrasi Integrated Governance Committee meeting		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently member	6	6	100%
Farid Rahman	Anggota Member	6	6	100%
Muhadi	Anggota Member	6	6	100%
Setiawan Wangsaatmaja*	Anggota Member	3	3	100%
Diding Sakri*	Anggota Member	3	3	100%
Humbul Kristiawan*	Anggota Member	3	3	100%

*Mulai menjabat sejak tanggal 26 Juli 2022
* Began serving since July 26, 2022

Program Peningkatan Kompetensi Komite Tata Kelola Terintegrasi

Integrated Governance Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Farid Rahman	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Muhadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Setiawan Wangsaatmaja*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Humbul Kristiawan*	Anggota Member	-	-	-

*Mulai menjabat sejak tanggal 26 Juli 2022

* Began serving since July 26, 2022

Program Kerja dan Pelaksanaan Tugas Komite Tata Kelola Terintegrasi Tahun 2022

Selama tahun 2022 Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan sesuai dengan program kerja yang telah ditetapkan. Tugas tersebut termasuk melakukan pemantauan dan melakukan evaluasi penerapan tata kelola terintegrasi konglomerasi keuangan bank **bjb**, di antaranya sebagai berikut:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi Direktur yang membawahkan fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
3. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
4. Melakukan evaluasi atas Pembinaan Entitas Utama terhadap Tata Kelola Perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan bank **bjb**.
5. Melakukan pemantauan terhadap kinerja perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan bank **bjb**.
6. Melakukan pemantauan terhadap pelaksanaan sinergi perbankan antara bank **bjb** dengan bank **bjb** syariah sesuai dengan Peraturan Otoritas Jasa Keuangan nomor 28/POJK.03/2019.

Work Program and Implementation of The Duties of The Integrated Governance Committee In 2022

Throughout 2022, the Integrated Governance Committee carried out activities in accordance with the established work programs. These duties included monitoring and evaluating the implementation of integrated governance of the bank **bjb** financial conglomerate, including the following:

1. Monitoring and evaluating the implementation of the duties and functions of the Director in charge of the Supervision function of Financial Services Institutions in the Financial Conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Unit, the Integrated Risk Management Unit and the Integrated Compliance Unit.
3. Monitoring the Performance and Risk Profile of subsidiaries and related companies in financial conglomerates.
4. Evaluating the Main Entity Guidance on Corporate Governance of subsidiaries and related companies in the bank **bjb** financial conglomerate.
5. Monitoring the performance of subsidiaries and related companies in the bank **bjb** financial conglomerate.
6. Monitoring the implementation of banking synergy between bank **bjb** and bank **bjb** syariah in accordance with Financial Services Authority Regulation number 28/POJK.03/2019.

Organ dan Komite Di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi di antaranya Sekretaris Perusahaan, Satuan Kerja Audit Internal, Divisi Manajemen Risiko dan Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi. Direksi dibantu oleh 6 (enam) komite, yaitu Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP), Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko Terintegrasi (KMRT), *Assets and Liability Committee* (ALCO) dan Komite Risiko Permodalan.

Sekretaris Perusahaan

Sekretaris Perusahaan (*Corporate Secretary*) memiliki peranan penting dalam menjembatani komunikasi baik kepada pihak internal maupun eksternal Perseroan seperti komunikasi dengan pegawai, Regulator, para Pemegang Saham, Investor, dan Pemangku Kepentingan lainnya. Sekretaris Perusahaan juga berperan dalam memastikan bahwa Perseroan telah patuh pada peraturan dan ketentuan di bidang Pasar Modal. Komunikasi yang dibangun Sekretaris Perusahaan diselenggarakan melalui berbagai saluran yang dimiliki Perseroan seperti kantor dan nomor kontak, situs perusahaan, media sosial, lembar *feedback*, dan lainnya. Hal ini untuk memastikan bahwa Perseroan telah menjalankan fungsi keterbukaan informasi kepada para Pemangku Kepentingan.

Dasar Pengangkatan Sekretaris Perusahaan

Perseroan telah memiliki Sekretaris Perusahaan melalui pembentukan unit kerja Divisi Corporate Secretary, sebagaimana disyaratkan POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Berdasarkan Surat Keputusan Direksi bank **bjb** No 581/SK/DIR-HCA/2020 diputuskan bahwa Widi Hartoto sebagai Pemimpin Divisi Corporate Secretary Perseroan.

Struktur Sekretaris Perusahaan

Organs and Committees Under the Directors

In carrying out its duties, the Directors is assisted by units under the Directors including the Corporate Secretary, Internal Audit Work Unit, the Risk Management Division and Committees in charge of providing advice and recommendations related to the Directors' policies and directives. The Directors was assisted by 6 (six) committees, namely the Risk Management Committee (KMR), the Credit Policy Committee (KKP), the Information Technology Steering Committee, the Integrated Risk Management Committee (KMRT), the Assets and Liability Committee (ALCO) and the Capital Risk Committee.

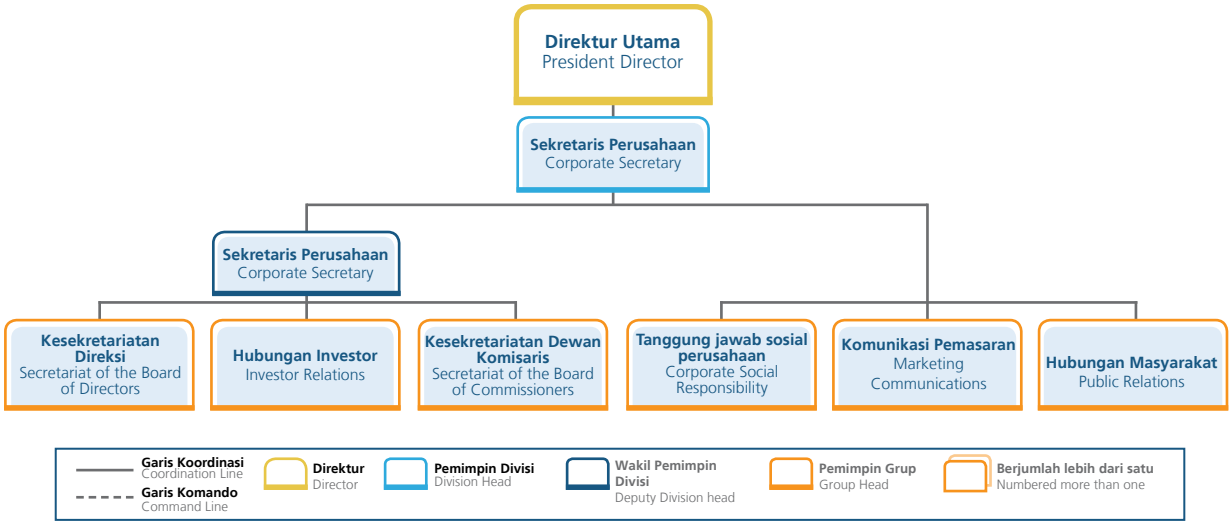
Corporate Secretary

Corporate Secretary plays an important role in bridging communication to both internal and external parties of the company such as communication with employees, regulators, shareholders, investors, and stakeholders. Other interests. He also plays a role in ensuring that the company complies with regulations in the capital market. Communication built by the Corporate Secretary is held through various channels owned by the company such as office and contact number, company website, social media, feedback sheet, and others. This is to ensure that the company has exercised an information disclosure function to the stakeholders.

Policy of Appointment of Corporate Secretary

The Company already has a Corporate Secretary through the establishment of the Corporate Secretary Division work unit, as required by POJK Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies. Based on the Decree of the Directors of bank **bjb** No. 581/SK/DIRHCA/2020, it was decided that Widi Hartoto was the Head of the Corporate Secretary Division of the Company.

Corporate Secretary Structure



Fungsi, Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan bertugas dan bertanggung jawab untuk:

1. Memformulasikan dan melaksanakan strategi humas (*public relations/investor relations*)/komunikasi promosi yang bertujuan meningkatkan citra dan reputasi Bank.
2. Merancang, mengembangkan dan melaksanakan strategi dan program kepedulian sosial/CSR dengan tepat sehingga dapat mengembangkan potensi yang ada dalam membangun reputasi di mata pihak eksternal dan membangun komitmen serta motivasi para karyawannya secara internal.
3. Menyusun dan mengkoordinasikan konsep komunikasi promosi produk dan jasa layanan ke pihak eksternal dengan tujuan mendukung pertumbuhan bisnis.
4. Menyusun, merumuskan dan mengembangkan kebijakan bidang kesekretariatan.
5. Mengelola kegiatan kesekretariatan untuk Direksi dan Dewan Komisaris.
6. Mengelola undangan rapat dan keluar masuknya informasi dari dan kepada Direksi dan Dewan Komisaris.
7. Mengkoordinasikan kegiatan rapat Direksi dan menjalankan fungsi sebagai notulis dalam rapat Direksi.
8. Mengelola penyusunan dan revisi atau pengembangan pedoman tugas Direksi dan Dewan Komisaris.
9. Mengelola kegiatan protokoler untuk Direksi dan Dewan Komisaris.
10. Mengelola Laporan Khusus Direksi dan/atau Dewan Komisaris kepada lembaga eksternal.
11. Mengelola administrasi saham Bank.
12. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
13. Membantu Direksi dan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
    a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Bank.
    b. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
    c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.
    d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Rapat Dewan Komisaris.
    e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
14. Sebagai penghubung antara Perseroan dengan pemegang saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
15. Melakukan koordinasi dalam hal penatausahaan pembagian dividen dan pembuatan laporan modal secara periodik serta laporan atas setiap perubahan modal kepada Regulator.
16. Mengawasi semua komunikasi eksternal agar semua pesan keluar sudah dibuat dengan jelas dan konsisten dengan strategi komunikasi Perusahaan.
17. Menyusun siaran pers yang efektif, mempersiapkan informasi bagi jurnalis dan memanfaatkan *website* Perseroan sebagai media informasi bagi publik.

Functions, Duties and Responsibilities of Corporate Secretary

The corporate secretary is in charge and responsible for:

1. Formulate and implement public relations/ Investor Relations strategies/promotional communications aimed at enhancing the Bank's image and reputation.
2. To plan, develop and implement social/CSR strategies and programmes precisely so as to develop the potential that exists in building a reputation in the eyes of external parties and build the commitment and motivation of its employees internally.
3. Formulating and coordinating the concept of promotional communications products and services to external parties with the aim of supporting business growth.
4. To compile, formulate and develop policy of secretarial field.
5. Manage secretarial activities for the Directors and Board of Commissioners.
6. Manage the meeting invitations and exit the information from and to the directors and BOC.
7. Coordinate the meeting activities of the Directors and perform functions as a clerk in the Directors meeting.
8. Manage the preparation and revision or development of Directors duties and Board of Commissioners.
9. Managing the Protocol activities for the BOD and BOC.
10. Manage the special report of the Directors and/or Board of Commissioners to external institutions.
11. Manage Bank Stock administration.
12. Follow the development of capital market, especially the prevailing laws and regulations in the field of capital market.
13. Assisting directors and Commissioners in the implementation of corporate governance which includes:
    a. Disclosure of information to the public, including the availability of information on the Bank's Web site;
    b. Submission of reports to a Physical authority on time;
    c. Maintenance and documentation of the general meeting of Shareholders;
    d. Maintenance and documentation of the Directors meeting and/or Board of Commissioners meeting; and
    e. Implementation of orientation program of the company for Directors and/or Board of Commissioners.
14. As a liaison between the Bank and its shareholders, the Financial Services Authority, and other stakeholders.
15. Coordinate in the administration of dividend distribution and the creation of capital reports periodically and report on any changes of capital to the Regulator.
16. Supervise all external communications so that all outgoing messages are clearly made and consistent with the company's communication strategy.
17. Develop effective press releases, prepare information for journalists and utilize the Company's website as a medium of information for the public.

18. Menerbitkan tulisan-tulisan editorial (siaran pers, wawancara dan laporan).
19. Mempersiapkan *draft* pidato dan isi wawancara bagi para anggota Dewan dan pejabat eksekutif Bank, serta mengatur wawancara dan kontak lain dengan pihak media.
20. Merancang dan mengembangkan program kepedulian sosial/CSR.

18. Publishes editorial papers (press releases, interviews and reports) .
19. Preparing speech drafts and interview content for the board members and executive officers of the Bank, as well as organizing interviews and other contacts with the media.
20. Plan and develop social/CSR programs

Profil Sekretaris Perusahaan

Profile of Corporate Secretary



WIDI HARTOTO
Sekretaris Perusahaan
Corpotate Secretary

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Jakarta, 17 Juni 1979, usia 43 tahun per Desember 2022.
Jakarta, June 17 1979, 43 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- S1 Ekonomi, Universitas Prof. DR. Moestopo tahun 2003
- S2 Magister Management, Universitas Widyatama tahun 2012

- Bachelor of Economics, Prof. Dr. Moestopo University 2003
- Master of Management, Widyatama University 2012

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 3 BSMR
Risk Management Certification Level 3 BSMR

Pengalaman Kerja / Work Experience
Memiliki pengalaman kerja di bank **bjb** sebagai:
- Pemimpin Divisi Corporate Secretary (Februari 2020 - saat ini)
- Wakil Pemimpin Divisi Corporate Secretary (Desember 2017 – Februari 2020)
- Pemimpin Grup Kesekretariatan Direksi (September 2015 – Desember 2017)

Has experience working at bank **bjb** as:
- Head of Corporate Secretary Division (February 2020 - present)
- Deputy Head of Corporate Secretary Division (December 2017 – February 2020)
- Head of the Directors Secretariate Group (September 2015 – December 2017)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Surat Keputusan Direksi bank **bjb** No 0581/SK/DIR-HCA/2020 efektif sejak 3 Februari 2020.
Decree of the Directors of bank **bjb** No 0581/SK/DIR-HCA/2020 effective from February 3, 2020.

Program Peningkatan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Improvement Program

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Competency Development/ Training Materials	Penyelenggara Organizer
Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization	Bali, Januari 2022 Bali, January 2022	Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya) Kautsar Management - DNA Production (PT Dinara Nissyera Adikarya)
Refreshment Manajemen Risiko Tahun 2022 Refreshment of Risk Management in 2022	Bandung, April 2022 Bandung, April 2022	Sdg (PT. Strategic Development Group) Sdg (PT. Strategic Development Group)
Executive Program Cross Collaboration Executive Program Cross Collaboration	Bandung, Juli 2022 Bandung, July 2022	PT Duha Karya Indonusa PT Duha Karya Indonusa
Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	Bandung, Juli 2022 Bandung, July 2022	**bjb** University **bjb** University

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2022

Selama tahun 2022, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya yakni:

1. Mempersiapkan rapat Dewan Komisaris dan Direksi, mencatat hasil rapat dan mendistribusikannya kepada pihak pihak yang berkepentingan.
2. Mengirimkan pemberitahuan dan mempersiapkan segala sesuatu terkait dengan penyelenggaraan Rapat Umum Pemegang Saham dan mempublikasikan hasil keputusan rapat.
3. Menjaga hubungan baik dengan Otoritas Pasar Modal dan mempersiapkan laporan – laporan mengenai pengungkapan keterbukaan informasi Perseroan sesuai dengan ketentuan yang berlaku.
4. Melakukan koordinasi dan administrasi pencatatan kepemilikan saham dan tindakan korporasi.
5. Menjalankan kegiatan *public relations* dan *marketing communications* untuk Perseroan.
6. Mengelola dan melakukan kegiatan promosi produk dan jasa Bank.
7. Mengkoordinasikan dan memantau tindak lanjut atas pengaduan nasabah.
8. Melaksanakan pembinaan cabang dalam bidang kehumasan, pengaduan nasabah, dan kesekretariatan.
9. Melaksanakan program CSR *(Corporate Social Responbility)* sebagai wujud kepedulian dan kontribusi Perseroan terhadap peningkatan kualitas hidup masyarakat sekitar.
10. Menyusun dan melaporan buku Laporan Tahunan dan Laporan Keberlanjutan

Implementation of Corporate Secretary Duties In 2022

During 2022, the Corporate Secretary has carried out his duties and responsibilities namely:

1. Preparing the meeting of the Board of Commissioners and the Directors, recording the results of the meeting and distributing it to interested parties.
2. Sending notifications and preparing everything related to holding the General Meeting of Shareholders and publishing the results of the meeting decisions.
3. Maintaining good relations with the Capital Market Authority and preparing reports regarding the disclosure of the Company's information disclosure in accordance with applicable regulations.
4. Coordinating and administering the registration of share ownership and corporate actions.
5. Carry out public relations and marketing communications activities for the Company.
6. Managing and carrying out promotional activities for the Bank's products and services.
7. Coordinating and monitoring follow-up on customer complaints.
8. Carrying out branch development in the field of public relations, customer complaints, and secretarial.
9. Implementing the CSR (Corporate Social Responsibility) program as a form of the Company's concern and contribution to improving the quality of life of the surrounding community.
10. Prepare and report books for Annual Reports and Sustainability Reports

Satuan Kerja Audit Internal

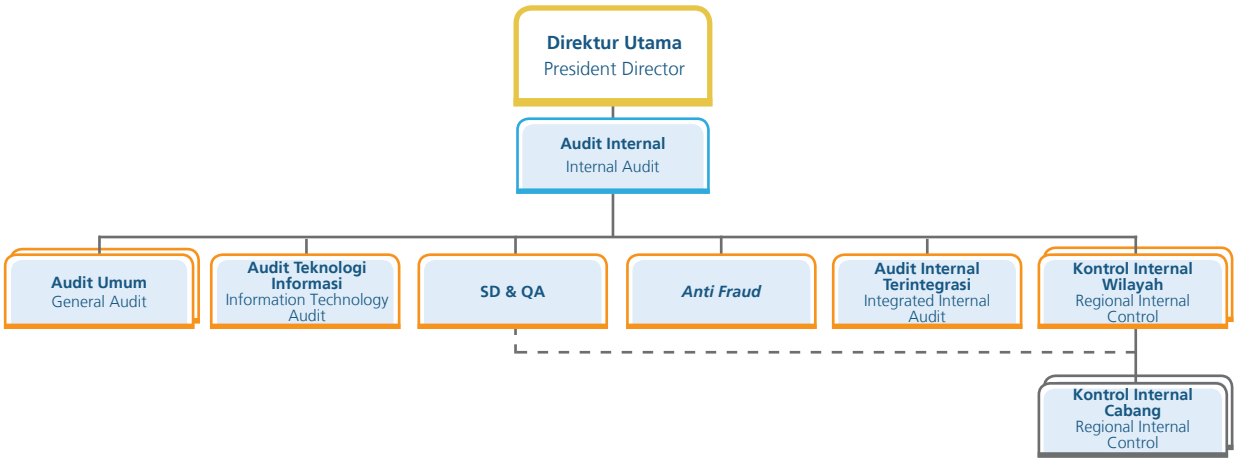
Internal Audit Work Unit

Struktur Organisasi Satuan Kerja Audit Internal

Internal Audit Work Unit Organizational Structure

Struktur Organisasi SKAI telah sesuai dengan Surat Keputusan Direksi nomor SK No. 0833/SK/DIR-PST/2021 tanggal 31 Desember 2021 tentang Struktur Organisasi bank **bjb** sebagai berikut:

The Organizational Structure of the Internal Audit Work Unit (SKAI) is in accordance with the Decree of the Directors No. 0833/SK/DIR-PST/2021, dated December 31, 2021, on the Organizational Structure of bank **bjb** as follows:



Kedudukan Satuan Kerja Audit Internal Dalam Struktur Organisasi

Sesuai dengan isi Piagam Audit Internal yang terdapat dalam Kebijakan Audit Internal Nomor 0254/SK/DIR-SKA/2022 tanggal 15 Juni 2022, Kedudukan SKAI adalah:

1. Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada Regulator.
2. Pemimpin SKAI berada di bawah Direktur Utama dan bertanggung jawab langsung kepada Direktur Utama serta memiliki hubungan koordinasi dengan Dewan Komisaris.
3. Seluruh auditor internal dan petugas kontrol internal bertanggung jawab kepada Pemimpin SKAI sesuai dengan hierarki organisasi.
4. Fungsi kontrol internal berperan sebagai mitra strategis dan menyampaikan hasil kegiatannya kepada masing-masing Pemimpin Kantor Cabang dan Pemimpin Kantor Wilayah.
5. SKAI menjalankan fungsi audit internal terintegrasi dalam konglomerasi keuangan Bank.
6. Dalam menjalankan fungsi audit internal terintegrasi, SKAI memiliki hubungan koordinasi dengan Direktur yang ditunjuk untuk melakukan fungsi pengawasan terhadap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan.

Internal Audit Work Unit Position In Organizational Structure

In accordance with the contents of the Internal Audit Charter contained in the Internal Audit Policy Number 0254/SK/DIR-SKA/2022 dated June 15, 2022, the position of SKAI is:

1. The leader of SKAI was appointed and dismissed by the President Director on the Board of Commissioner's approval by considering the Audit Committee recommendation. The appointment and termination are reported to the Regulator.
2. The leader of SKAI is under the President Director and is directly responsible to the President Director and has a coordination relationship with the Board of Commissioners.
3. All internal auditors and internal control officers are responsible to the leaders of the SKAI in accordance with the organizational hierarchy.
4. The function of internal control serves as strategic partner and convey the results of activities to each branch office leader and regional office leader.
5. SKAI performs integrated internal audit function in the Bank's financial conglomeration.
6. In conducting integrated internal audit function, SKAI has a coordination relationship with the Director appointed to perform the supervisory function of the Financial Services Board incorporated in the financial conglomerate.

Profil Pemimpin Satuan Kerja Audit Internal

Profile of the Head of the Internal Audit Unit



JOKO HARTONO KALISMAN
Pemimpin Satuan Kerja Audit Internal
Head of Internal Audit Unit

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Bandung, 25 Januari 1973/49 tahun per Desember 2022
Bandung, January 25, 1973/49 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana Akuntansi, Universitas Padjadjaran tahun 2002
- Magister Manajemen, Universitas Padjadjaran tahun 2006
- Doktor Manajemen, Universitas Padjadjaran tahun 2019

- Bachelor of Accounting, Padjadjaran University in 2002
- Master of Management, Padjadjaran University in 2006
- Doctor of Management, Padjadjaran University in 2019

Sertifikasi / Certification

- ISO 37301:2021 – Sistem Manajemen Kepatuhan
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

- ISO 37301:2021 – Compliance Management System
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti-Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

Pengalaman Kerja / Work Experience

Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut:

- Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini
- Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018
- CEO Regional 5 sejak Mei 2017 hingga Oktober 2018
- Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017

Joined bank **bjb** since 1997 with the following position history:

- Leader of the Internal Audit Work Unit since December 2018 until now
- Head of KPR and KPB Division from October 2018 to December 2018
- Regional 5 CEO from May 2017 to October 2018
- Head of Bandung Main Branch Office from May 2016 to May 2017

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Satuan Kerja Audit Internal s berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Appointed as the Head of the Internal Audit Work Unit based on the Decree of the Board of Directors No. 1516/SK/DIR-HC/2018.

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Internal

Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada Regulator.

Internal Audit *Charter*

Dengan adanya perubahan regulasi mengenai audit internal yaitu POJK Nomor 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum maka SKAI melakukan penyesuaian terhadap Kebijakan dan Piagam Audit Internal yaitu:

1. Kebijakan Audit Internal yang telah disahkan oleh Direksi dengan nomor 0254/SK/DIR-SKA/2022 tanggal 15 Juni 2022.

2. Piagam Audit Internal yang telah disahkan oleh Dewan Komisaris dan Direksi.

Kebijakan dan Piagam Audit Internal ini merupakan acuan dalam pelaksanaan kegiatan audit dan menyikapi perkembangan regulasi serta perubahan yang dinamis. Piagam Audit Internal berisi antara lain:
Bab I Visi, Misi, dan Fungsi
Bab II Struktur, Kedudukan dan Ruang Lingkup
Bab III Tugas, Tanggung Jawab dan Wewenang
Bab IV Auditor Internal
Bab V Objek Audit
Bab VI Pelaporan dan Pemantauan
Bab VII *Quality Assurance*
Bab VIII Lain-lain

Tugas dan Tanggung Jawab Satuan Kerja Audit Internal

Tujuan dari Satuan Kerja Audit Internal adalah untuk mengarahkan dan mengkoordinasikan pengembangan strategi audit internal dan penentapan standar, kebijakan dan panduan audit yang efektif berdasarkan metodologi terhadap aspek dan unsur yang melekat pada organisasi Perseroan dengan melakukan penilaian terhadap kecukupan struktur pengendalian internal, efektivitas struktur pengendalian internal, dan penilaian kualitas kerja serta mengevaluasi risiko, mengidentifikasi penyimpangan, sehingga dapat memberikan rekomendasi yang memberi nilai tambah dalam menyelesaikan atau mengantisipasi masalah yang terkait dengan operasional perbankan yang meliputi pelaksanaan audit umum, audit TI, audit terintegrasi dalam konglomerasi keuangan dan anti *fraud* serta supervisi fungsi kontrol internal di Kantor Wilayah dan Kantor Cabang.

Satuan Kerja Audit Internal (SKAI) memiliki tugas dan tanggung jawab yaitu:

1. Menyusun dan melaksanakan rencana kerja audit internal tahunan.

Parties Who Appointed and Dismissed the Head of the Internal Audit Work Unit

The Head of SKAI is appointed and dismissed by the President Director with the approval of the Board of Commissioners taking into account the recommendations of the Audit Committee. Such appointments and dismissals are reported to the Regulator.

Internal Audit Charter

With the change of regulation on internal audit of POJK No. 1/POJK.03/2019 dated January 28, 2019 concerning the implementation of internal Audit function in commercial banks then SKAI make adjustments to the policy and charter of Internal Audit:

1. Internal Audit Policy which has been approved by the Board of Directors with number 0254/SK/DIR-SKA/2022 dated June 15, 2022.
2. Internal Audit Charter which has been ratified by the Board of Commissioners and Directors.

This policy and Internal Audit Charter is a reference in the implementation of audit activities and addressing the development of regulations and dynamic changes. The Internal Audit charter includes:
Chapter I Vision, Mission, and Functions
Chapter II Structure, Position and Scope
Chapter III Duties, Responsibilities and Authorities
Chapter IV Internal Auditor
Chapter V Object Audit
Chapter VI Reporting and Monitoring
Chapter VII Quality Assurance
Chapter VIII Others

Duties and Responsibilities of Internal Audit Work Unit

The objective of the Internal Audit Work Unit is to direct and coordinate the development of internal audit strategies and the establishment of effective audit standards, policies, and guidelines based on risk-based audit methodology on aspects and elements inherent in the Company's organization by assessing the adequacy of the internal control structure, the effectiveness of the internal control structure, and the quality of work, as well as evaluating risks, identifying deviations, so as to provide recommendations that add value in resolving or anticipating problems related to banking operations, which include the implementation of general audits, IT audits, integrated audits in the financial conglomerate, and anti-fraud, as well as supervision of the internal control function in Regional Offices and Branch Offices.

The Internal Audit Unit (SKAI) has the duties and responsibilities:

1. To compile and implement the annual internal audit work plan.

2. Melakukan evaluasi atas efektivitas semua tingkatan organisasi dalam pengelolaan sumber daya Perseroan serta ketaatan kepada kebijakan dan prosedur yang telah ditetapkan.
3. Memberi rekomendasi penyempurnaan pengendalian internal untuk melindungi sumber daya, mendorong pertumbuhan, serta penerapan tata kelola perusahaan yang baik dan prinsip kehati-hatian.
4. Menyusun dan memelihara kebijakan dan prosedur kerja audit internal sesuai standar audit terkini.
5. Menetapkan rencana kerja pengembangan kompetensi auditor intern, serta menyusun program evaluasi mutu kegiatan audit internal.
6. Membuat dan menyampaikan laporan hasil audit, memonitor pelaksanaan tindak lanjut, serta mengevaluasi kecukupan penyelesaian tindak lanjut.
7. Memberikan konsultasi, baik berdasarkan kebutuhan pihak *auditee* ataupun secara proaktif dari SKAI. Aktivitas konsultasi tidak berarti bahwa subjek pembahasan akan dikecualikan dari pemeriksaan.
8. Melakukan pemeriksaan khusus atau investigasi dan memberikan rekomendasi sanksi sesuai hasil pemeriksaan.
9. Bekerja sama dengan Komite Audit dalam hal evaluasi dan penyempurnaan tata kelola perusahaan, manajemen risiko dan pengendalian internal.
10. Mengungkapkan segala bentuk potensi benturan kepentingan atas kegiatan atau objek yang akan diperiksa, termasuk masa tunggu atas posisi tersebut melaksanakan penugasan audit.
11. Melaksanakan evaluasi terhadap efektivitas dan keberlanjutan implementasi Standar Sertifikasi Manajemen di Perseroan.

Kewenangan Satuan Kerja Audit Internal

Satuan Kerja Audit Internal memiliki wewenang antara lain:
1. Melakukan audit terhadap semua proses bisnis, kegiatan, dan unit kerja sesuai dengan ruang lingkup kerja SKAI.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
3. Mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
4. Berkoordinasi dengan pihak internal antara lain Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan maupun ekternal antara lain ahli hukum atau auditor eksternal untuk menghindari duplikasi kegiatan audit dan dalam rangka terlaksananya evaluasi pengendalian internal secara efektif. Prosedur koordinasi mengikuti kode etik auditor internal tentang kerahasiaan.
5. Apabila dalam pelaksanaan audit membutuhkan kompetensi khusus yang belum dimiliki, maka dapat dipertimbangkan menggunakan tenaga ahli dari luar dengan tetap mematuhi standar pelaksanaan fungsi audit yang berlaku.
6. Investigasi terhadap indikasi tindak kecurangan (*fraud*) atau inefisiensi yang dapat menimbulkan dampak finansial dan/atau non-finansial bagi Perseroan.

2. Evaluate the effectiveness of all levels of prganization in the management of the Bank's resources as well as adherence to the policies and procedures that have been established.
3. To recommend improvement of internal controls to protect resources, promote growth, and the implementation of corporate governance and prudence principles.
4. To develop and maintain internal audit work policies and procedures as per the latest audit standards.
5. To determine the work plan of competency development of internal auditor, as well as to develop quality evaluation program.
6. Create and deliver audit results reports, monitor follow-up implementation, and evaluate the adequacy of follow-up solutions.
7. Provide consultation, either based on the needs of the auditee or proactively from the SKAI. The consultation activity does not mean that the subject matter will be excluded from audit.
8. Conducting a special examination or investigation and providing the recommendation of sanctions according to the examination results.
9. Cooperate with the Audit Committee in terms of Evaluation and improvement of corporate governance, risk management and internal control.
10. Disclosing any potential conflict of interest to the activities or objects to be examined, including the waiting period for the position to carry out the audit assignment.
11. Evaluating the effectiveness and sustainability of the implementation of Management Certification Standards in the Company.

Internal Audit Work Unit Authority

The Internal Audit unit has the authority to:
1. Audit all business processes, activities, and work units in accordance with the scope of work SKAI.
2. Communicate directly with the Directors, Board of Commissioners and/or Audit committee.
3. Convening periodic meetings and incidental to the Directors, Board of Commissioners and/or Audit committee.
4. Coordinate with internal parties such as risk management and Compliance Unit and other legal experts, among others, jurists or external auditors to avoid duplication of audit activitie s and in the framework of evaluation Effective internal control. Coordination procedure follows the code of Ethics of internal auditors on confidentiality.
5. If in the implementation of the audit requires special competence that is not yet owned, it can be considered using outside experts while adhering to the implementation standards of the audit function.
6. Investigation of the indication of fraud or inefficiencies that may result in financial and/or non-financial impacts to the Bank.

7. Melakukan penilaian terhadap kecukupan hasil tindak lanjut atas temuan audit yang dilaksanakan oleh *auditee*.
8. Dalam penugasan audit, SKAI berhak melakukan akses penuh, tanpa pembatasan terhadap seluruh fungsi, catatan, kekayaan dan pegawai Perseroan yang berkaitan dengan pelaksanaan pemeriksaan dengan cara:
   a. Memasuki, melihat, meninjau, mengamati semua gedung kantor, bangunan, tempat penyimpanan, serta objek audit yang memiliki keterkaitan/kepentingan Perseroan.
   b. Meminta, melihat dan mempergunakan semua data/ informasi, register, buku, surat, notulen, hasil survei, laporan dan dokumen lain yang diperlukan sehubungan dengan tugas audit.
   c. Melakukan pengamatan dan pengujian fisik uang kas, surat berharga, dokumen, persediaan dan lain sebagainya.
   d. Melakukan akses terhadap semua catatan dan keterangan mengenai karyawan, sumber daya, dana, kredit serta asset Bank lainnya yang berkaitan dengan audit.
   e. Melakukan akses (fisik dan logik) terhadap sistem teknologi informasi Bank berupa data, jaringan (*network*), komunikasi, *software* dan *hardware*.
   f. Meminta keterangan kepada semua pejabat dan setiap orang, perorangan atau dalam kedudukannya sebagai pegawai suatu organisasi yang memilik keterkaitan dengan kegiatan operasional.
9. Berkoordinasi dengan organisasi dalam Perseroan terkait dengan implementasi Standar Sertifikasi Manajemen.

7. Assessment of the adequacy of follow-up results for the audit findings carried out by the auditee.
8. In the audit assignment, the SKAI reserves the right to perform full access, without limitation all functions, records, wealth and employees of the Bank relating to the conduct of inspections by:
   a. Entering, viewing, reviewing, observing all office buildings, buildings, storage areas, and audit objects that have the relation/ interests of the Bank.
   b. Request, view and use of all data/ information, registers, books, letters, notulent, survey results, reports and other documents required in connection with the audit assignment.
   c. Observe and physical testing of cash, marketable securities, documents, supplies, etc.
   d. Access to all records and information about the employees, resources, funds, credits and other assets of the Bank relating to the audit.
   e. Access (physical and logical) to the system of information technology in the form of data, network (network), communication, software and hardware.
   f. Request for information to all officers and persons, individuals or in their position as employees of an organization that has interconnectedness with operational activities.
9. Coordinate with organizations within the Bank regarding the implementation of Management Certification Standards.

Komposisi Personil Satuan Kerja Audit Internal

Jumlah pegawai SKAI per 31 Desember 2022 adalah 190 (seratus sembilan puluh) orang, dengan rincian sebagai berikut:

Internal Audit Personnel Composition

The number of SKAI employees as of December 31, 2022 is 190 (one hundred ninety) people, with the following details:

Jabatan Position	Kantor Pusat Headquarters	Kantor Wilayah Regional Office	Kantor Cabang Branch office	Grand Total Grand Total
Pemimpin Unit Kerja (PUK) Head of Work Unit	1	-	-	1
Group Head Group Head	9	5	-	14
Manager Manager	10	-	65	75
Officer Officer	9	3	-	12
Staf Staff	21	6	61	88
Grand Total	**50**	**14**	**126**	**190**

Program Peningkatan Kompetensi Satuan Kerja Audit Internal

Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun

Internal Audit Work Unit Competence Improvement Program

Auditor quality is one of the essential factors in internal audit implementation. For this reason, SKAI developed the auditors' capabilities, competencies, knowledge, and professionalism by registering them in training, workshops, and national and international auditor certifications according to the needs adjusted

internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikoordinasikan dengan **bjb** university. Adapun rincian pelaksanaan program pendidikan dan pelatihan yaitu sebagai berikut:

to audit activities, and the submissions were coordinated with **bjb** university. The details of the implementation of education and training programs were as follows:

Pendidikan dan Pelatihan SKAI Tahun 2022
SKAI Education and Training In 2022

Periode Period	***Public/Internal Training*** Public/Internal Training	**Sertifikasi** Certification
Triwulan 1 Quarter 1	- *The Impact of Climate Change on Financing Aspects and Insurance Premiums Based on Green Economy* - Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan - *How to Communicate Audit Result Effectively* - The Impact of Climate Change on Financing Aspects and Insurance Premiums Based on Green Economy - Challenges and Crime Mitigation and Enhancement of Cybersecurity in the Financial Services Industry - How to Communicate Audit Results Effectively	- *Qualified Internal Auditor* (QIA) - *Certified Practitioner of Internal Audit* (CPIA) - Qualified Internal Auditor (QIA) - Certified Practitioner of Internal Audit (CPIA)
Triwulan 2 Quarter 2	- *Anti Bribery Management System: Experience Through Integrity* - Penguatan Budaya Perusahaan - Perbankan Digital - *Business Continuity Management System* (BCMS) - *Awareness* Sistem Manajemen Anti Penyuapan (SMAP) - *Success Financial & Healthy Awareness* - *Low & Regulation Knowkedge* - *Refreshment* Manajemen Risiko - *Corporate Finance* - Sekolah Pasar Modal - Anti Bribery Management System : Experience Through Integrity - Strengthening Corporate Culture - Digital Banking - Business Continuity Management System (BCMS) - Awareness of the Anti-Bribery Management System (SMAP) - Success Financial & Healthy Awareness - Low & Regulation Knowledge - Refreshment of Risk Management - Corporate Finance - Capital Market School	- Sertifikasi Manajemen Risiko Level 2 dan 3 - *Computer Hacking Forensic Investigator* (CHFI) - ISO 37001 : 2016 - Level 2 and 3 Risk Management Certification - Computer Hacking Forensic Investigator (CHFI) - ISO 37001 : 2016
Triwulan 3 Quarter 3	- *Banking Operation Management* - Bimtek *Audit Intelligence* - Bincang SPI (Sinergi Pandu Integritas) dalam Rangka Mukerwil FKSPI Jabar Banten - *Cash Handling & Management Skill* - *Data Administration* - *Digital Leadership* untuk Memperkuat Transformasi Digital - Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 - *Financial Administration* - *Green Banking* - *Interest Rate Risk In The Banking Book (IRRBB) & Fundamental Review of The Trading Book (FRTB)* - *Internal Audit Understanding For Auditor, Lawyer & Compliance Officer* - Penerapan APU-PPT bank **bjb** - Penguatan Budaya Perusahaan *New Change Agent* - Peningkatan Kompetensi Auditor Dalam Mencegah Penyalahgunaan Aset & Rekayasa Laporan Keuangan - Peningkatan Kompetensi Teknis Administrasi (**bjb** HCS) & Pengelolaan Keuangan Internal (**bjb** Gift) - Perlindungan Konsumen dalam Era Digitalisasi, Penerapan Pengawasan *Market Conduct* & Dampaknya Bagi Perbankan - *Report Writing* - *Trend* & Tantangan *Anti Money Laundering* di Era Digital	- *Certified Practitioner Internal Auditor (CPIA)* - *EC-Council Disaster Recovery Planning & Business Professional (EDRP) & Exam E-Curseware* - *Indonesia Internal Audit Practioner (IAAP) Grandfathering Program* - *PECB Certified IS 37301 Lead Implementer* Sistem Manajemen Kepatuhan (SMK) - *Qualified Internal Auditor* Tingkat Lanjutan - *Qualified Internal Auditor* Tingkat Manajerial

Pendidikan dan Pelatihan SKAI Tahun 2022 SKAI Education and Training In 2022		
Periode Period	***Public/Internal Training*** Public/Internal Training	**Sertifikasi** Certification
	- Banking Operation Management - Bimtek Audit Intelligence - Talk on SPI (Integrity Guiding Synergy) in the Context of Mukerwil FKSPI West Java Banten - Cash Handling & Management Skills - Data Administration - Digital Leadership to Strengthen Digital Transformation - General Guidelines for Indonesian Corporate Governance (PUGKI) 2021 - Financial Administration - Green Banking - Interest Rate Risk In The Banking Book (IRRBB) & Fundamental Review of The Trading Book (FRTB) - Internal Audit Understanding For Auditors, Lawyers & Compliance Officers - Application of bank **bjb** AML-CFT - Strengthening New Change Agent Corporate Culture - Increasing Auditor Competence in Preventing Misuse of Assets & Engineering Financial Statements - Improvement of Administrative Technical Competency (**bjb** HCS) & Internal Financial Management (**bjb** Gift) - Consumer Protection in the Digitalization Era, Implementation of Market Conduct Supervision & Its Impact on Banking - Report Writing - Trends & Challenges of Anti-Money Laundering in the Digital Age	- Certified Practitioner Internal Auditor (CPIA) - EC-Council Disaster Recovery Planning & Business Professional (EDRP) & Exam E-Curseware - Indonesia Internal Audit Practioner (IAAP) Grandfathering Program - PECB Certified IS 37301 Lead Implementer of Compliance Management System (SMK) - Advanced Qualified Internal Auditor - Qualified Internal Auditor at Managerial Level
Triwulan 4 Quarter 4	- Pembelajaran *Power Point For Professional/ Business – Online Class* - *Cost & Benefit Analysis* Divisi Pengendalian Keuangan - *Corporate Finance* - *Law & Regulation Knowledge* - *Branch Operation Management* - *Policy* & SOP *Development Knowledge* - Standar Audit Internal & Kode Etik Profesi - Teknis Pendeteksian dan Pengamanan Kebohongan bagi *Internal Auditor* - *Risk Analysis & Mitigation Skill* - Power Point Learning For Professional/Business – Online Class - Cost & Benefit Analysis Financial Control Division - Corporate Finance - Law & Regulation Knowledge - Branch Operations Management - Policy & SOP Development Knowledge - Internal Audit Standards & Professional Code of Ethics - Lie Detection and Security Techniques for Internal Auditors - Risk Analysis & Mitigation Skills	- *Certified Practitioner Internal Auditor (CPIA)* - *EC-Council Disaster Recovery Planning & Business Professional (EDRP) & Exam E-Curseware* - *Qualified Internal Auditor* Tingkat Lanjutan - *Qualified Internal Auditor* Tingkat Manajerial - Sertifikasi Manajemen Risiko - Certified Practitioner Internal Auditor (CPIA) - EC-Council Disaster Recovery Planning & Business Professional (EDRP) & Exam E-Curseware - Advanced Qualified Internal Auditor - Qualified Internal Auditor at Managerial Level - Risk Management Certification

Sertifikasi Profesi Personil Satuan Kerja Audit Internal

Professional Certification of Internal Audit Work Unit Personnel

No.	Sertifikasi Certification	Deskripsi Description	2022	2021
1	BSMR 1	Sertifikasi Manajemen Risiko Risk Management Certification	15	66
2	BSMR 2	Sertifikasi Manajemen Risiko Risk Management Certification	74	72
3	BSMR 3	Sertifikasi Manajemen Risiko Risk Management Certification	13	11
4	BSMR 4	Sertifikasi Manajemen Risiko Risk Management Certification	1	-
5	BSMR 5	Sertifikasi Manajemen Risiko Risk Management Certification	1	1
6	CA	*Chartered Accountant* Chartered Accountant	1	1
7	CAFM	*Certified Anti Fraud Manager* Certified Anti Fraud Manager	4	3

No.	Sertifikasi Certification	Deskripsi Description	2022	2021
8	CBIA	*Certified Bank Internal Auditor* Certified Bank Internal Auditor	27	16
9	CCNA	*Cisco Certified Network Associate* Cisco Certified Network Associate	1	1
10	CFRA	*Certified Forensic Auditor* Certified Forensic Auditor	2	2
11	CHFI	*Computer Hacking Forensic Investigator* Computer Hacking Forensic Investigator	3	-
12	CIA	*Certified Internal Auditor* Certified Internal Auditor	1	1
13	CISA	*Certified Information System Auditor* *Certified Information System Auditor*	1	1
14	CISSP	*Certified Information Systems Security Professional* Certified Information Systems Security Professional	1	1
15	CITPE	*IT Procurement* IT Procurement	6	4
16	COBIT5	*Control Objectives for Information Technologies* Control Objectives for Information Technologies	6	6
17	CPIA	*Certified Practitioner of Internal Audit* Certified Practitioner of Internal Audit	28	16
18	CRMA	*Certification in Risk Management Assurance* Certification in Risk Management Assurance	1	1
19	EDRP	*EC-Council Disaster Recovery Professional v3* EC-Council Disaster Recovery Professional v3	6	-
20	ERMCP	*Enterprise Risk Management Certified Professional* Enterprise Risk Management Certified Professional	1	1
21	IIAP	*Indonesia Internal Audit Practitioner* Indonesia Internal Audit Practitioner	3	-
22	Integritas KPK	Integritas KPK KPK integrity	1	1
23	ISO 20000	IT *Management* IT Management	1	1
24	ISO 27001	Sistem Manajemen Keamanan Informasi Information Security Management System	1	1
25	ISO 37001	*Anti Bribery Management System* Anti Bribery Management System	6	3
26	ISO 37301	*Compliance Management System* Compliance Management System	5	-
27	ITIL v3	*Information Technology Infrastructure Library* Information Technology Infrastructure Library	6	5
28	Kepatuhan	Kepatuhan Obedience	1	1
29	NCT	*National Certified Trainer* National Certified Trainer	1	1
30	PRINCE2	*Projects IN Controlled Environments* Projects IN Controlled Environments	8	9
31	QIA	*Qualified Internal Auditor* Qualified Internal Auditor	7	5
32	WPPE	Wakil Perantara Pedagang Efek Securities Broker Representative	2	2
		Jumlah **Total**	**235**	**233**

Kode Etik Auditor

Jajaran SKAI harus menjunjung kode etik sebagai berikut:

1. Integritas
   a. Melaksanakan setiap tugasnya dengan jujur, hati-hati, tekun dan tanggung jawab.
   b. Mematuhi hukum dan melakukan pengungkapan sesuai ketentuan perundangan, hukum dan profesinya.
   c. Tidak menjadi bagian dari aktivitas illegal apapun atau terlibat dalam aktivitas yang dapat mendiskreditkan dan merugikan kredibilitas Perseroan dan profesinya.
   d. Menghormati dan mendukung tujuan Perseroan yang sah dan etis.
2. Objektivitas
   a. Tidak terlibat dalam aktivitas yang dapat menimbulkan konflik kepentingan terhadap tugas auditnya.
   b. Tidak menerima suap dan/atau keuntungan apapun, baik finansial maupun non finansial, yang dapat berdampak atau mempengaruhi penilaian profesionalnya dalam tugas auditnya.
   c. Menyusun laporan hasil audit berdasarkan fakta yang sebenarnya.
3. Kerahasiaan
   a. Selalu berhati-hati dalam menggunakan dan melindungi informasi yang didapatkan dari tugas auditnya.
   b. Tidak menggunakan informasi untuk kepentingan pribadi atau hal yang bertentangan dengan ketentuan perundangan dan etika bisnis Bank.
4. Kompetensi
   a. Melakukan penugasan audit hanya bila telah memiliki pengetahuan keahlian dan pengalaman yang diperlukan dalam tugas auditnya.
   b. Melaksanakan penugasan audit sesuai dengan kebijakan dan pedoman audit internal, serta standar audit yang berlaku.
   c. Secara terus menerus mengingkatkan kompetensi pribadinya untuk meningkatkan efektivitas dan kualitas hasil auditnya.

Laporan Singkat Pelaksanaan Kegiatan Satuan Kerja Audit Internal Tahun 2022

Pelaksanaan program-program audit terhadap pencapaian target audit yang telah ditentukan selama Tahun 2022 adalah sebagai berikut:

1. Pelaksanaan Pemeriksaan
   Pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* terhadap *audit universe* dan *judgment management*. Satuan Kerja Audit Internal (SKAI) setiap tahun menyusun Rencana Kerja dan Anggaran Tahunan sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif dan keseluruhan rencana pemeriksaan tersebut telah direalisasikan sesuai dengan target yang telah ditetapkan.

Auditor's Code of Conduct

The SKAI lineup must uphold the code of ethics as follows:

1. Integrity
   a. Perform each task honestly, carefully, diligently and responsibly.
   b. Comply with the law and conduct disclosures in accordance with the laws, law and profession.
   c. Not be part of any illegal activity or engage in activities that can discredit and harm the Bank's credibility and profession.
   d. Respecting and supporting the legitimate and ethical objectives of the Bank.
2. Objectivity
   a. Do not engage in activities that may pose a conflict of interest to its audit duties.
   b. Not accepting any gift, whether financial or non-financial, that affects or may affect judgment in its audit duties.
   c. Compile the audit report based on actual facts.
3. Confidentiality
   a. Always be cautious about using and protecting the information it gets from its audit tasks.
   b. Not use the information for personal interests or anything contrary to the Bank's legal and business ethics provisions.
4. Competency
   a. Perform audit assignments only when already having knowledge of skills and experience required in the audit task.
   b. Implement audit assignments in accordance with internal audit policies and guidelines, as well as applicable audit standards.
   c. Continuously increase its personal competence to improve the effectiveness and quality of its audit results.

Brief Report on The Implementation of Internal Audit Work Unit Activities In 2022

The implementation of audit programs toward the achievement of predetermined audit targets during 2022 was as follows:

1. Audit Implementation
   The audit of Branch Offices, the Head Office, Information Technology Application Systems, and the Financial Conglomerate was based on the results of the audit rating calculation of the audit universe and judgment management. The Internal Audit Work Unit (SKAI) annually prepares an Annual Work Plan and Budget as a guide in effectively carrying out annual audit activities. The entire audit plan was realized in accordance with the targets set.

2. Implementasi Fungsi *Consulting* SKAI.
   Dalam menjalankan fungsinya sebagai *strategic partner* dan *consulting*, SKAI melaksanakan aktivitas sosialisasi ke Unit Kerja lain untuk memberikan pemahaman atas pengendalian intern dan penerapan strategi *anti-fraud* serta melakukan pemberian pendapat atas permohonan masukan/kajian terhadap kebijakan dan/atau prosedur internal.
3. Pengembangan Kompetensi secara Berkelanjutan (*Quality Education*)
   SKAI bank **bjb** senantiasa memastikan kompetensi pegawainya selalu dalam kondisi prima sesuai dengan tanggung jawab strategis SKAI untuk menjadi *strategic partner* yang handal bagi segenap organisasi bank **bjb**. SKAI memiliki program pendidikan dan pendidikan yang inklusif dan berkualitas setara bagi seluruh pegawainya sesuai dengan jenjang kebutuhannya masing-masing melalui pelaksanaan sertifikasi profesional terkait bidang audit internal dan manajemen risiko oleh para pegawai di lingkungan SKAI bank **bjb**, baik pada unsur Pimpinan, *Manager, Officer*, hingga *Staff*.
4. Konferensi Audit Internal Tahunan
   SKAI bank **bjb** melakukan upaya pengembangan kapabilitas dan sinergi antar pegawai di lingkungan Satuan kerja Audit Internal melalui kegiatan *workshop* tahunan dengan pembahasan sesuai dengan isu-isu terkini.
5. Pengembangan Sistem Informasi Manajemen Audit (SIMA)
   SKAI bank **bjb** telah memiliki suatu sistem informasi berbasis *website application* (Web-App) berupa Sistem Internal Manajemen Audit (SIMA) yang dirancang untuk melakukan dokumentasi proses audit internal secara elektronik sesuai dengan *workflow* yang telah ditentukan sebagai alat bantu proses *monitoring* pada aktivitas pemeriksaan.
6. Pengembangan *Whistle Blowing System* (WBS)
   SKAI bank **bjb** telah memiliki sistem pengaduan berupa aplikasi **bjb**WBS yang bertujuan untuk menyampaikan, mengelola dan menindaklanjuti laporan mengenai dugaan terjadinya pelanggaran atau penyimpangan yang dilakukan oleh pihak internal bank **bjb**.
7. Pengkinian Piagam dan Kebijakan Audit berdasarkan Standar Profesional Audit Internal
   SKAI bank **bjb** secara berkala melakukan pengkinian terhadap ketentuan-ketentuan terkait dengan Penerapan Fungsi Audit Internal sesuai dengan perkembangan regulasi serta perubahan yang dinamis.

METODE AUDIT

SKAI memiliki standar penyelenggaraan audit yang diatur di dalam Kebijakan nomor 0254/SK/DIR-SKA/2022 tanggal 15 Juni 2022 tentang Kebijakan Audit Internal. Penyelenggaraan aktivitas audit diawali dengan pembuatan rencana kerja audit tahunan (*audit plan*) yang disusun menggunakan pendekatan berbasis risiko. *Audit universe* ditinjau berdasarkan berbagai sudut pandang, yaitu berdasarkan unit kerja (entitas bisnis) maupun proses bisnis/aktivitas operasional. Pemilihan prioritas objek audit dilakukan berdasarkan profil risikonya (*risk based internal audit*).

2. Implementation of the Consulting Function of SKAI.
   In carrying out its function as a strategic partner and consulting, SKAI conducted socialization activities with other Work Units to provide an understanding of internal control and the implementation of anti-fraud strategies and provided opinions on requests for input/review of internal policies and/or procedures.
3. Continuous Competency Development (Quality Education)

   SKAI of bank **bjb** always ensures that the competence of its employees is always in prime condition in accordance with SKAI's strategic responsibility to become a reliable strategic partner for the entire bank **bjb** organization. SKAI has inclusive and equal quality education programs for all employees in accordance with their respective level of needs through the implementation of professional certifications related to internal audit and risk management by employees within SKAI of bank **bjb**, in the elements of Leadership, Managers, Officers, and Staff.
4. Annual Internal Audit Conference
   SKAI of bank **bjb** makes efforts to develop capabilities and synergy between employees within the Internal Audit Work Unit through annual workshop activities with discussions in accordance with current issues.
5. Development of the Audit Management Information System (SIMA)
   SKAI of bank **bjb** has a website application (Web-App) based information system in the form of the Audit Management Information System (SIMA), which is designed to electronically document the internal audit process in accordance with a predetermined workflow as a tool for monitoring process in audit activities.
6. Development of Whistle Blowing System (WBS)
   SKAI of bank **bjb** has a complaint system in the form of the **bjb**WBS application, which aims to submit, manage, and follow up reports regarding alleged violations or irregularities committed by internal parties of bank **bjb**.
7. Audit Charter and Policy Update based on Internal Audit Professional Standards
   SKAI of bank **bjb** periodically updates the provisions related to the Implementation of Internal Audit Function in accordance with dynamic regulatory developments and changes.

AUDIT METHOD

SKAI has audit implementation standards set out in Policy number 0254/SK/DIR-SKA/2022 dated June 15, 2022 concerning Internal Audit Policy. The implementation of audit activities begins with the preparation of an annual audit work plan (audit plan) which is prepared using a risk-based approach. The audit universe is reviewed from various perspectives, namely based on work units (business entities) as well as business processes/operational activities. Priority selection of audit objects is carried out based on their risk profile (risk based internal audit).

Setiap penugasan audit dimulai dengan analisis mendalam pada fase persiapan (*preliminary survey*) sehingga pelaksanaan audit di lapangan dapat berjalan dengan tepat sasaran. Berbagai metode telah digunakan dalam penugasan audit, yaitu teknik pengambilan *sampling*, teknik wawancara, kriteria penyusunan *audit evidence* dan dituangkan secara terstandarisasi dalam kertas kerja audit. Untuk mendukung proses analisis, para auditor dibekali dengan standar perangkat alat kerja yang memadai dan mutakhir.

RENCANA KERJA SATUAN KERJA AUDIT INTERNAL TAHUN 2022

1. Rencana Pemeriksaan
   Satuan Kerja Audit Internal menyusun perencanaan sebagai dasar dalam melaksanakan seluruh aktivitas pada tahun berjalan. Rencana pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Aktivitas Teknologi Informasi dan Konglomerasi Keuangan serta Proses Bisnis pada tahun 2022 berdasarkan hasil perhitungan risiko makro, *judgement* auditor, arahan dari Dewan Komisaris dan Direksi serta Pemeriksa Eksternal yaitu sebagai berikut:
   a. *General audit* terhadap 5 (lima) unit kerja pada Kantor Pusat dan 25 (dua puluh lima) unit kerja pada Jaringan Kantor Cabang.
   b. Pemeriksaan Teknologi Informasi dilakukan pada 5 (lima) sistem dari regulator dan 1 (satu) *compliance audit* dari badan sertifikasi internasional.
   c. Pemeriksaan Audit Internal Terintegrasi dilakukan pada aktivitas *monitoring* awal dan tengah tahun terhadap pelaksanaan audit internal di seluruh perusahan anak dan terelasi serta *full scope audit* terhadap 4 (empat) LJK dalam konglomerasi keuangan.
   d. Melakukan pemeriksaan terhadap indikasi *fraud* yang dapat merugikan bank **bjb** dan *stakeholder*.
2. Program Kerja Lainnya
   a. Pada tahun 2022, SKAI memaksimalkan fungsionalitas *software data analysis* dalam pelaksanaan analisis data berupa *Irregularities Report*. Selain itu, SKAI melakukan pengembangan dan *maintenance* berkala dan pengembangan Sistem Informasi Audit Internal pada aplikasi berikut:
      - Sistem Informasi Manajemen Audit (SIMA)
      - *Whistle Blowing System* (WBS)
   b. Pendampingan Pemeriksaan Eksternal
      SKAI memiliki tugas untuk melakukan pendampingan pemeriksaan yang dilakukan oleh Auditor Eksternal. Pendampingan tersebut dalam ruang lingkup penyediaan data pemeriksaan yang dibutuhkan oleh auditor eksternal.
   c. Pengembangan Kuantitas dan Kualitas Auditor
      - Pengembangan Kuantitas
        Satuan Kerja Audit Internal melakukan penambahan pegawai sesuai dengan *capacity planning* tahun 2022. Selain itu, SKAI melakukan rotasi internal antar grup agar seluruh auditor mendapatkan wawasan, pengetahuan dan pemahaman yang berbeda/baru.

Each individual audit assignment begins with an in-depth analysis during the preliminary survey so that the field audit can be carried out on target. Various methods have been used in audit assignments, namely sampling techniques, interview techniques, criteria for preparing audit evidence and set forth in a standardized manner in audit working papers. To support the analysis process, the auditors are provided with adequate and up-to-date work tool standards.

INTERNAL AUDIT WORK UNIT WORK PLAN FOR 2022

1. Audit Plan
   The Internal Audit Work Unit prepares a plan as a basis for carrying out all activities in the current year. The audit plan for Branch Offices, the Head Office, Information Technology and Financial Conglomerate Activities, and Business Processes in 2022, based on the results of macro risk calculations, auditor judgment, direction from the Board of Commissioners and Directors, as well as External Examiners, was as follows:
   a. The general audit was conducted in 5 (five) work units at the Head Office and 25 (twenty-five) work units in the Branch Office Network.
   b. The Information Technology Audit was conducted on 5 (five) systems from the regulators and 1 (one) compliance audit from an international certification body.
   c. The Integrated Internal Audit Inspection was conducted at the beginning and mid-year monitoring activities of the implementation of internal audit in all subsidiaries and related companies, as well as a full scope audit of 4 (four) LJK in the financial conglomerate.
   d. Conducting examinations of fraud indications that may harm bank **bjb** and stakeholders.
2. Other Work Programs
   a. In 2022, SKAI maximized the functionality of data analysis software in the implementation of data analysis in the form of an Irregularities Report. In addition, SKAI conducts periodic development and maintenance as well as the development of the Internal Audit Information System in the following applications:
      - Audit Management Information System (SIMA)
      - Whistle Blowing System (WBS)
   b. External Audit Assistance
      SKAI has the task of assisting the audit carried out by External Auditors. The assistance is within the scope of providing audit data needed by external auditors.
   c. Auditor Quantity and Quality Development
      - Quantity Development
        The Internal Audit Work Unit added employees in accordance with the 2022 capacity planning. In addition, SKAI conducts internal rotations between groups so that all auditors get different/new insights, knowledge, and understanding.

- Pengembangan Kualitas
  Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikordinasikan dengan **bjb** university.

d. Penyediaan Fasilitas Penunjang Kegiatan SKAI
   Salah satu program SKAI dalam rangka mendukung aktivitas audit baik pemeriksaan dan kegiatan SKAI lainnya adalah dengan melakukan pemenuhan terhadap fasilitas penunjang di antaranya seperti Laptop, *Printer Portable* dan perangkat lainnya.

PELAKSANAAN AUDIT INTERNAL TAHUN 2022

1. Pemeriksaan
   Pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* terhadap *audit universe* dan *judgment management*. Satuan Kerja Audit Internal (SKAI) setiap tahun menyusun Rencana Kerja dan Anggaran Tahunan sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif. Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di Tahun 2022 sebagai berikut:

- Quality Development
  Auditor quality is one of the essential factors in internal audit implementation. For this reason, SKAI developed the auditors' capabilities, competencies, knowledge, and professionalism by registering them in training, workshops, and national and international auditor certifications according to the needs adjusted to audit activities, and the submissions were coordinated with **bjb** university.

d. Provision of Supporting Facilities for SKAI Activities
   One of the SKAI programs to support audit activities, both inspections and other SKAI activities, is to fulfill supporting facilities such as Laptops, Portable Printers, and other devices.

INTERNAL AUDIT IMPLEMENTATION IN 2022

1. Audit
   The audit of Branch Offices, the Head Office, Information Technology Application Systems, and the Financial Conglomerate was based on the results of the audit rating calculation of the audit universe and judgment management. The Internal Audit Work Unit (SKAI) annually prepares an Annual Work Plan and Budget as a guide in effectively carrying out annual audit activities. The number of planned and realized audits by SKAI in 2022 was as follows:

Jenis Pemeriksaan Type of Audit	Rencana Planned	Realisasi Realized
Audit Umum Kantor Pusat Head Office General Audit	5	5
Audit Umum Kantor Cabang Branch Office General Audit	25	26
Audit Teknologi Informasi Information Technology Audit	6	13
Audit Internal Terintegrasi Integrated Internal Audit	10	10
Audit Investigasi Investigation Audit	-	18
Pemeriksaan Kontrol Internal Wilayah Regional Internal Control Check	20	20

2. Non Pemeriksaan
   a. Pengembangan Sistem Informasi Audit Internal yaitu Sistem Informasi Manajemen Audit (SIMA).
   b. Sosialisasi *Refreshment* Fungsi SKAI.
   c. *Forum Group Discussion* (FGD) Kontrol Internal Wilayah.
   d. Pendampingan Pemeriksaan oleh Pihak Eksternal.
   e. Pengembangan Kuantitas dan Kualitas Auditor melalui program sertifikasi nasional dan internasional.

2. Non-Audit
   a. Development of the Internal Audit Information System, namely the Audit Management Information System (SIMA).
   b. SKAI Function Refreshment Socialization.
   c. Forum Group Discussion (FGD) of Regional Internal Control.
   d. Audit Assistance by External Parties.
   e. Auditor Quantity and Quality Development through national and international certification programs.

f. Kegiatan *workshop* Satuan Kerja Audit Internal Tahun 2022 yang diselenggarakan pada tanggal 11 November 2022 dan bertempat di The Papandayan Hotel Bandung, sebagai upaya pengembangan kapabilitas dan sinergi antar pegawai di lingkungan Satuan kerja Audit Internal dengan tema "Peningkatan Pemahaman SKAI Melalui Kebijakan & Pedoman Audit Dengan Berdasarkan Kepada Perilaku Yang Efektif & Efisien Dalam Rangka Mendorong Produktivitas". Kegiatan *workshop* tersebut dihadiri oleh Bapak Farid Rahman selaku Komisaris Utama bank **bjb**, Bapak Yuddy Renaldi selaku Direktur Utama bank **bjb** dan Bapak Cecep Trisna selaku Direktur Kepatuhan.

f. The 2022 Internal Audit Work Unit workshop activity was held on November 11, 2022, and took place at The Papandayan Hotel Bandung, as an effort to develop capabilities and synergy between employees within the Internal Audit Work Unit with the theme "Improving SKAI Understanding through Audit Policies & Guidelines Based on Effective & Efficient Behavior to Drive Productivity." The workshop was attended by Mr. Farid Rahman, President Commissioner of bank **bjb**, Mr. Yuddy Renaldi, President Director of bank **bjb**, and Mr. Cecep Trisna, Director of Compliance.

Rapat Satuan Kerja Audit Internal dengan Direksi, Dewan Komisaris, dan/atau Komite Audit

Kebijakan yang mengatur rapat SKAI tercantum dalam Piagam Audit Internal bank **bjb** (*Internal Audit Charter*) artikel 310-Wewenang, Nomor 3 yaitu SKAI mempunyai wewenang mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.

- Frekuensi Rapat dengan Direksi
  Pertemuan dengan Direksi secara umum dilakukan sesuai dengan kebutuhan organisasi, setidaknya dalam sebulan biasanya dapat dilakukan pertemuan antara SKAI dengan Direksi yang secara umum membahas hal-hal yang sifatnya strategis, di antaranya seperti koordinasi hasil pemeriksaan audit ekstern, kinerja keuangan bank **bjb**, *bank project quality improvement*, pembahasan RBB dan *Corporate Plan* bank **bjb**, pembahasan pengkinian prosedur intern Bank dan rapat-rapat lainnya yang membutuhkan peran SKAI sebagai mitra dalam perkembangan bisnis perbankan.
- Frekuensi Rapat dengan Dewan Komisaris/Komite Audit
  Pertemuan berkala setidaknya 1 kali dalam setiap triwulan, membahas Laporan Kegiatan SKAI selama 1 triwulan, di antaranya membahas hasil pemeriksaan, pemantauan komitmen tindak lanjut perbaikan hasil temuan audit, program pendidikan/sertifikasi, penyusunan dan/atau pelaksanaan program kerja/anggaran SKAI dan lainnya. Selain pertemuan berkala tersebut, dimungkinkan pertemuan secara insidentil.

Adapun pelaksanaan rapat bersama Komite Audit adalah sebagai berikut.

Internal Audit Work Unit Meetings with Directors, Board of Commissioners, and/or Audit Committee

The policies governing SKAI meetings are stated in bank **bjb** Internal Audit Charter article 310-Authority, Number 3, specifying that SKAI has the authority to hold periodic and incidental meetings with the Directors, Board of Commissioners, and/or Audit Committee.

- Frequency of Meetings with the Directors
  Meetings with the Directors are generally carried out in accordance with organizational needs; at least in a month, a meeting can usually be held between SKAI and the Directors, which generally discusses strategic matters, such as coordination of external audit examination results, bank **bjb** financial performance, bank project quality improvement, discussion of the Bank Business Plan (RBB) and bank **bjb** Corporate Plan, discussion of updating the Bank's internal procedures, and other meetings that require SKAI's role as a partner in banking business development.
- Frequency of Meetings with the Board of Commissioners/ Audit Committee
  Periodic meetings take place at least once a quarter, discussing the SKAI Activity Report for 1 quarter, including discussing the audit results, monitoring the commitment to following up the correction of audit findings, education/certification programs, preparation and/or implementation of the SKAI work program/ budget, and others. In addition to these regular meetings, it is possible to meet incidentally.

The meetings with the Audit Committee were as follows.

No.	Tanggal Date	Agenda Agendas
1	10 Januari 2022 January 10, 2022	Pembahasan Rencana Kerja dan Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2022. Discussion of the Annual Work Plan and Budget of the Internal Audit Work Unit for 2022.
2	15 Februari 2022 February 15, 2022	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan IV Tahun 2021. Discussion of Evaluation of Internal Audit Results for the Fourth Quarter of 2021..
3	14 Juni 2022 June 14, 2022	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan I Tahun 2022. Discussion of Evaluation of Internal Audit Results for the First Quarter of 2022.
4	27 September 2022 September 27, 2022	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan II Tahun 2022. Discussion of Evaluation of Internal Audit Results for the Second Quarter of 2022.

No.	Tanggal Date	Agenda Agendas
5	20 Desember 2022 December 20, 2022	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan III Tahun 2022 dan Pembahasan Rencana Kerja & Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2023. Discussion of Evaluation of Internal Audit Results for the Third Quarter of 2022 and Discussion of the Annual Work Plan & Budget of the Internal Audit Work Unit for 2023.

STRATEGI KERJA DI TAHUN 2023

1. Berperan aktif membantu perusahaan dalam mencapai tujuan, melalui pendekatan yang sistematis dan konsisten melalui evaluasi dan meningkatkan efektivitas proses governansi, manajemen risiko, dan kepatuhan (GRC).
2. Menjadi katalisator dalam menciptakan budaya bisnis yang berkualitas melalui fungsi pengawasan yang *agile* dan responsif terhadap dinamika bisnis.
3. Peningkatan pengembangan Sistem Informasi Manajemen Audit dan *software data analysis*.

WORK STRATEGY IN 2023

1. Playing an active role in assisting the Company towards its objectives through a systematic and consistent approach to evaluating and improving the effectiveness of governance, risk management, and compliance (GRC) processes.
2. Being a catalyst in creating a quality business culture through an agile and responsive supervisory function to business dynamics.
3. Enhancing the Audit Management Information System and data analysis software.

Temuan dan Tindak Lanjut Hasil Audit

SKAI melakukan *monitoring* tindak lanjut/komitmen yang disampaikan oleh Objek Audit pada saat audit, termasuk tindak lanjut atas temuan periode sebelumnya yang pada umumnya telah dilakukan perbaikan-perbaikan sesuai dengan rekomendasi yang diberikan.

Persentase tindak lanjut temuan Audit Umum, Audit TI dan Audit Terintegrasi periode Tahun 2022 sebagian besar telah sesuai dengan komitmen dan sebagian lainnya masih dalam batas waktu komitmen. Terhadap temuan-temuan yang masih dalam batas waktu komitmen, telah dilakukan pemantauan secara efektif baik formal maupun informal yang dilakukan oleh masing-masing PIC (*Person in Charge*) Tim Auditor.

Adapun matriks tindak lanjut objek audit terhadap temuan pemeriksaan per akhir Triwulan IV Tahun 2022 adalah sebagai berikut:

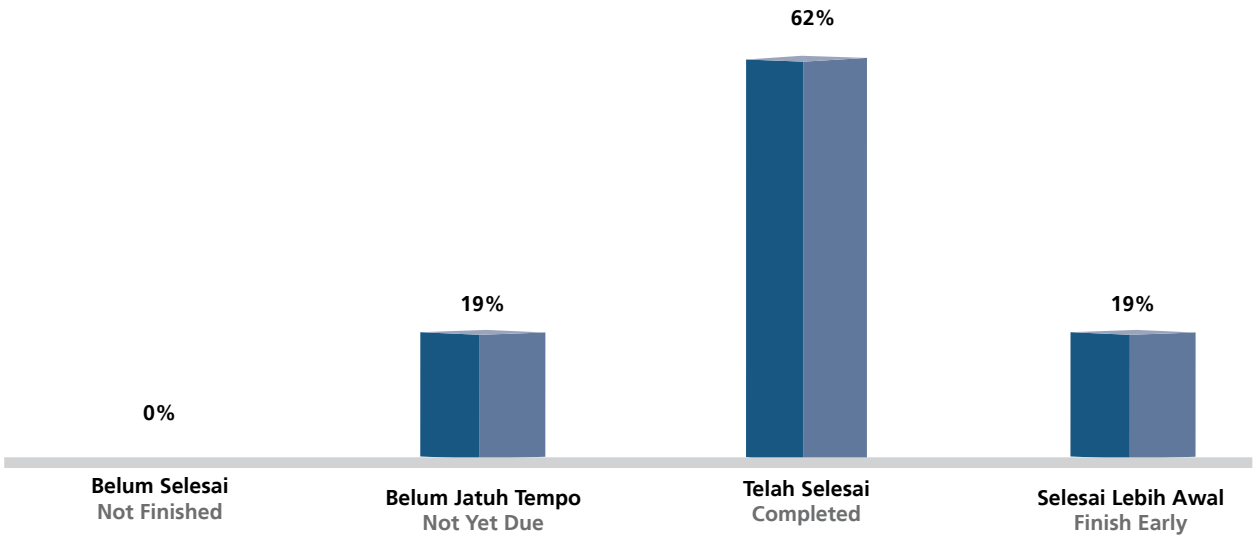
Findings and Follow-Up on Audit Results

SKAI monitors the follow-up/commitments submitted by the Audit Object at the time of the audit, including follow-up on the findings of the previous period, which in general, have been corrected in accordance with the recommendations given.

The percentage of follow-up on the findings of the General Audit, IT Audit, and Integrated Audit for 2022 mostly complies with the commitment, and some are still within the commitment deadline. For findings that remain within the commitment deadline, effective monitoring has been carried out both formally and informally by each PIC (Person in Charge) of the Auditor Team.

The matrix of the audit object follow-up on the audit findings as of the end of the fourth quarter of 2022 was as follows:

***Monitoring* Tindak Lanjut Temuan Per Triwulan 4 Tahun 2022**
Follow-up Monitoring of Findings Quarterly 4 2022



Evaluasi Kinerja Satuan Kerja Audit Internal

Untuk memastikan kualitas Audit Internal yang sesuai dengan Standar Fungsi Audit, SKAI melakukan metode internal *assessment* dan eksternal *assessment*.

1. Penilaian Internal
   Penilaian Internal (*internal assessment*) merupakan salah satu bagian dari upaya pengendalian mutu dan peningkatan kualitas atau disebut dengan *Quality Assurance and Improvement Program* (QAIP). Untuk tetap menjaga mutu dari proses kegiatan audit, SKAI menyelenggarakan evaluasi yang dilakukan oleh pihak internal Perseroan terhadap pelaksanaan Audit Internal. Pelaksanaan evaluasi internal dilakukan melalui:
   a. Pengawasan Berkelanjutan (*Ongoing Supervision*)
      Karakteristik utama dari kegiatan supervisi yaitu dilakukan secara berkelanjutan. Supervisi bertujuan untuk mengevaluasi kesesuaian pelaksanaan audit dengan ketentuan yang berlaku. Supervisi dilakukan oleh pihak di internal SKAI dalam rutinitas kerja Audit Internal. Supervisi dilaksanakan untuk memastikan kesesuaian antara pelaksanaan dengan standar audit, kebijakan, prosedur dan audit program. Supervisi yang memadai merupakan dasar dari program pengendalian mutu dan pelaksanaan *review* internal dan eksternal. Laporan hasil pelaksanaan *ongoing supervision* disampaikan kepada Direktur Utama dan Dewan Komisaris sekurang – kurangnya satu tahun sekali;
   b. Penilaian Sendiri secara Periodik (*Periodic Self – Assessment*)
      Penilaian sendiri secara periodik merupakan kegiatan mengevaluasi pelaksanaan audit dalam suatu periode tertentu, Hasil *Periodic Self – Assessment* digunakan untuk menjadi dasar pertimbangan perlunya perubahan atau penyempurnaan dalam kebijakan dan pedoman Audit Internal untuk meningkatkan kualitas Audit Internal secara keseluruhan.

   Auditor perlu melakukan *review* secara berkesinambungan atas kualitas hasil audit untuk memastikan, tercapainya tugas dan sasaran audit sesuai dengan norma – norma audit yang telah ditetapkan. Selain itu dari *review* internal diharapkan akan muncul rekomendasi-rekomendasi yang dapat menyempurnakan kualitas hasil audit secara keseluruhan. Setiap hasil pelaksanaan periodik *self assessment* dilaporkan kepada Direktur Utama dan Dewan Komisaris.
2. Penilaian Eksternal
   Evaluasi eksternal (*external assessment*) terhadap pelaksanaan fungsi Audit Internal dilaksanakan dengan maksud untuk menilai kinerja SKAI dan dilaksanakan oleh pihak di luar organisasi Perseroan, yaitu Lembaga eksternal. Evaluasi eksternal bertujuan untuk menilai mutu hasil audit yang dilakukan oleh SKAI. Evaluasi eskternal dilakukan sekurang – kurangnya satu kali dalam tiga tahun. *Review* ini dilaksanakan oleh lembaga eksternal yang memiliki kompetensi dan independensi dan tidak mempunyai pertentangan kepentingan. Setiap hasil pelaksanaan *external assessment* dilaporkan kepada Direktur Utama dan Dewan Komisaris.

Performance Evaluation of The Internal Audit Work Unit

To ensure the quality of Internal Audit is in accordance with the Audit Function Standards, Internal Audit Work Unit conducted internal assessment and external assessment methods.

1. Internal Assessment
   Internal assessment became a part of quality control and quality improvement efforts, known as the Quality Assurance and Improvement Program (QAIP). To maintain the quality of the audit activity process, Internal Audit Work Unit organized an evaluation conducted by the Company's internal parties on the implementation of Internal Audit. Internal evaluation was carried out through:
   a. Ongoing Supervision
      The main characteristic of supervision activities was that they were carried out on an ongoing basis. Supervision aimed to evaluate the suitability of the audit implementation with the applicable regulations. Supervision was carried out by internal Internal Audit Work Unit in the Internal Audit work routine. Supervision was carried out to ensure conformity between implementation and audit standards, policies, procedures and audit programs. Adequate supervision was the basis of the quality control program and the conduct of internal and external reviews. Reports on the results of ongoing supervision were submitted to the President Director and the Board of Commissioners at least once a year;
   b. Periodic Self-Assessment
      Periodic self-assessment was an activity to evaluate the implementation of audits within a certain period. The results of the Periodic Self-Assessment were used as a basis for considering the need for changes or improvements in Internal Audit policies and guidelines to improve the quality of Internal Audit as a whole.

   The auditor needed to continuously review the quality of audit results to ensure that the audit tasks and objectives were achieved in accordance with established audit norms. Apart from that, from the internal review, it was expected that recommendations would emerge and improve the overall quality of the audit results. Each result of periodic self-assessment was reported to the President Director and the Board of Commissioners.
2. External Assessment
   External evaluation (external assessment) of the implementation of the Internal Audit function was carried out with the aim of assessing the performance of Internal Audit Work Unit and was carried out by parties outside the Company organization, namely external agencies. External evaluation aimed to assess the quality of audit results conducted by Internal Audit Work Unit. External evaluation was carried out at least once in three years. This review was carried out by an external institution that had competence and independence and did not have a conflict of interest. Every result of the implementation of the external assessment was reported to the Main Director and the Board of Commissioners.

Divisi Manajemen Risiko

Struktur Organisasi Divisi Manajemen Risiko

Risk Management Division

Organizational Structure Risk Management Division



Divisi Manajemen Risiko terdiri dari 1 (satu) orang Pemimpin Divisi dan 4 (empat) orang Pemimpin Grup. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh *Manager, Officer* dan *Staff* yang ditunjuk.

The risk management Division consists of 1 (one) Division leader and 4 (four) group leader persons. In carrying out its activities, each group is assisted by Manager, Officer and appointed Staff.

Tugas dan Tanggung Jawab Divisi Manajemen Risiko

Tugas dan tanggung jawab Divisi Manajemen Risiko adalah sebagai berikut:

1. Pemantauan pelaksanaan strategi manajemen risiko yang telah disetujui oleh Direksi.
2. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan *stress testing*.
3. Kaji ulang secara berkala terhadap proses manajemen risiko.
4. Pengkajian atas usulan aktivitas dan/atau produk baru.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Perseroan yang menggunakan model untuk keperluan internal (internal model).
6. Memberikan rekomendasi kepada Satuan Kerja Operasional (*risk-taking unit*) dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
7. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus dan Komite Manajemen Risiko secara berkala.

Duties and Responsibilities of The Risk Management Division

The duties and responsibilities of the risk Management division are as follows:

1. Monitoring the implementation of risk management strategy approved by the Directors.
2. Monitoring overall risk position (composite), per risk type, and per type of functional activity and stress testing.
3. Periodic review of the risk management process.
4. Assessment of new activity and/or product proposals.
5. Evaluation of the model accuracy and validity of the data used to measure risk for the Bank using the model for internal purposes (internal model).
6. Provide recommendations to operational units (risk-taking units) and/or to the Risk Management Committee, in accordance with the authority owned.
7. Compile and submit a risk profile report to the President Director or a specially assigned director and the Risk Management Committee periodically.

Profil Pemimpin Divisi Manajemen Risiko

Head of Risk Management Division Profile



ASEP DANI FADILAH

Pemimpin Divisi Manajemen Risiko
Head of Risk Management Division

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Kuningan, 1 Juni 1971, usia 51 tahun per Desember 2022
Kuningan, June 1, 1971, 51 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003
- Bachelor of Economics, STIE Kuningan 2000
- Master in Management, STIE Ganesha 2003

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5
Certification Risk Management Certification Level 5

Pengalaman Kerja / Work Experience
Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut:
- Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019
- Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018
- Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018

Joined bank **bjb** in 1991 with the following position history:
- Head of Legal Division from December 2018 to July 2019
- Head of Subsidiary Management Division from October 2018 to December 2018
- Head of General Affairs Division from May 2017 to October 2018

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019
Served as the Head of the Risk Management Division based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.

Pengembangan Kompetensi Bidang Manajemen Risiko

Risk Management Competence Development

No	Pengembangan Kompetensi Competency Development	Penyelenggara Organizer	Jumlah Peserta Number of Participants
1	Webinar FKDKP : Membangun Resiliensi Perbankan Dalam Menghadapi Tantangan di Tahun 2023 FKDKP Webinar: Building Banking Resilience in Facing Challenges in 2023	FKDKP (FORUM KOMUNIKASI DIREKTUR KEPATUHAN PERBANK)	3
2	*Risk Beyond International Conference on Enterprise Risk Management* 2022 Dengan Tema *Cultivating The Perception: Managing it or Being Drifted Away* Risk Beyond International Conference on Enterprise Risk Management 2022 with the Theme Cultivating The Perception: Managing it or Being Drifted Away	ERMA (Enterprise Risk Management Academy)	1
3	Jurus Jitu Penerapan *Enterprise Risk Management* (ERM) Dalam Menghadapi Tantangan Pada Kondisi Eksternal Yang Tidak Menentu How to Implement Enterprise Risk Management (ERM) in Facing Challenges in Uncertain External Conditions	ASTA KONSULTAN	2
4	*Risk Analysis & Mitigation Skill* Risk Analysis & Mitigation Skill	**bjb** University	5
5	Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank **bjb** bank **bjb** Implementation of Anti-Money Laundering and Countering the Financing of Terrorism (AML-CFT)	**bjb** University	2
6	*Economic Outlook* 2023 dan APU-PPT *Awareness* Economic Outlook 2023 and AML-CFT Awareness	PT SINERGI INDONESIA PINTAR	1
7	**Bjb** *E-Class : Policy & SOP Development Knowledge* **Bjb** E-Class: Policy & SOP Development Knowledge	**bjb** University	1

No	Pengembangan Kompetensi Competency Development	Penyelenggara Organizer	Jumlah Peserta Number of Participants
8	Strategi Transformasi Digital Untuk Menyediakan Solusi dan Penguatan Data Nasabah dan Operasional Bank Digital Transformation Strategy to Provide Solutions and Strengthen Customer Data and Bank Operations	FKDKP (FORUM KOMUNIKASI DIREKTUR KEPATUHAN PERBANK	2
9	OJK Mengajar : Menciptakan Stabilitas Sistem Keuangan Melalui Pengembangan OJK yang Sehat Efisien dan Berintegritas OJK Teaching: Creating Financial System Stability Through the Development of a Healthy, Efficient, and Integrity-Ingrained OJK	OJK (OTORITAS JASA KEUANGAN)	1
10	Pemanfaatan Metadata Dalam Apolo dan Antasena Panduan Perhitungan Aset Tertimbang Menurut Risiko (ATMR Risiko Kredit dan Operasional) Utilization of Metadata in Apolo and Antasena: Guidance on Calculation of Risk Weighted Assets (Credit and Operational Risk RWA)	BANKING FINANCE DEVELOPMENT CENTER (PT. VIV SUPERI	12
11	*Liquidity Risk Internal Stress Test And Regulatory Stress Test* (Basel III *LCR and NSFR)* Serta Memahami Kebutuhan ILAAP Liquidity Risk Internal Stress Test And Regulatory Stress Test (Basel III LCR and NSFR) and Understanding ILAAP Requirements	BANKING FINANCE DEVELOPMENT CENTER (PT. VIV SUPERI	3
12	*Corporate Finance* Corporate Finance	COMPENDIA (PT. KOMPENDIUM STRATEGI INDONESIA)	1
13	*Statistical Analysis Skill* Statistical Analysis Skill	SUMANANG YUSUF (SUMANANG YUSUF) (SUMANANG YUSUF)	7
14	*Power Point For Professional/Business* Power Point For Professional/Business	EKUILIBRIUM LEARNING CENTER LEARNING CENTER EQUILIBRIUM	1
15	Inovasi dan Model Bisnis *Financial Technology* Sinergi Kolaborasi Perbankan Financial Technology Innovations and Business Models: Banking Collaboration Synergy	INFOBANK INSTITUTE	2
16	**bjb** *E-Class Program* Pembelajaran *Training of Trainer* (TOT) Program Pengendalian Gratifikasi Tahun 2022 **bjb** E-Class Training of Trainer (TOT) Learning Program: Gratification Control Program 2022	KPK	2
17	*E-Banking & E-Commerce Fraud Prevention* E-Banking & E-Commerce Fraud Prevention	EVIO PLUS CONSULTANT	2
18	*Enhancement* Program Terkait Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 Enhancement Program on General Guidelines for Indonesia Corporate Governance (PUGKI) 2021	LIM KURNIAWAN SETIADARMA	1
19	Pembelajaran **bjb** *E-Class Green Banking* **bjb** E-Class: Green Banking	LPPI (LEMBAGA PENGEMBANGAN PERBANKAN INDONESIA)	2
20	Pembelajaran Bagi Sekretaris & Umum Terkait Peningkatan Kompetensi Teknis Administrasi (Melalui Sistem **bjb** HCS) dan Pengelolaan Keuangan Internal Learning for Secretary & General on Improving Technical Administration Competence (Through **bjb** HCS System) and Internal Financial Management	**bjb** University	1
21	*Markplus Festival Human 5.0 Creativity, Innovation, Entrepreneurship & Leadership* Markplus Festival: Human 5.0 Creativity, Innovation, Entrepreneurship & Leadership	MARKPLUS INSTITUTE	1
22	Webinar Penguatan Budaya Perusahaan *New Change Agent* Tahun 2022 Corporate Culture Strengthening Webinar: New Change Agent 2022	FOCUS MAXIMA (PT FOKUS MAKSIMA)	3
23	*Interest Rate Risk In The Banking Book* (IRRBB) dan Fundamental *Review of The Trading Book* (FRTB) Interest Rate Risk In The Banking Book (IRRBB) and Fundamental Review of The Trading Book (FRTB)	ANABATIC TECHNOLOGIES	5
24	**bjb** *E-Class Awareness* ISO 20000 & ISO 27001\ **bjb** E-Class: ISO 20000 & ISO 27001 Awareness	PROXSIS	3
25	*Executive Program Cross Collaboration* Executive Program: Cross Collaboration	PT DUHA KARYA INDONUSA	1

No	Pengembangan Kompetensi Competency Development	Penyelenggara Organizer	Jumlah Peserta Number of Participants
26	*Executive Workshop* Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop 2022: Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth	**bjb** University (NARASUMBER : OTTO TOTO SUGIRI - CEO Data Center Indonesia & IT Expertise & PROF. DR. SRI ADININGSIH, MSc - EKONOM)	1
27	*Governance Risk Management and Compliance* Governance Risk Management and Compliance	DR. G. SUPRAYITNO, IR, MM, IPU, QCRO, QCGP,	3
28	*Law & Regulation Knowledge* Tahun 2022 Law & Regulation Knowledge 2022	PT INDEO SUKSES ASIA	2
29	*Comprehensive Treasury Management* Comprehensive Treasury Management	BANKING FINANCE DEVELOPMENT CENTRE	3
30	Dukungan Lembaga Jasa Keuangan Untuk Pembiayaan Transisi Energi Di Industri Perumahan Financial Services Institution Support for Energy Transition Financing in the Housing Industry	LPPI (LEMBAGA PENGEMBANGAN PERBANKAN INDONESIA)	4
31	*Corporate Finance* Corporate Finance	COMPENDIA (PT. KOMPENDIUM STRATEGI INDONESIA)	1
32	**bjb** *E-Class Asset and Liability Management* (ALMA) Tahun 2022 **bjb** E-Class Asset and Liability Management (ALMA) 2022	LPPI (LEMBAGA PENGEMBANGAN PERBANKAN INDONESIA)	2
33	Evaluasi Kualitas *Governance*, *Risk* dan *Compliance* (GRC) dan Kontribusi BPD Dalam Pembangunan Daerah/Nasional Evaluation of the Quality of Governance, Risk, and Compliance (GRC) and the Contribution of Regional Development Banks (BPD) in Regional/National Development	ASBANDA (ASOSIASI BANK PEMBANGUNAN DAERAH)	1
34	Webinar Penguatan Budaya Perusahaan *New Change Agent* Tahun 2022 Corporate Culture Strengthening Webinar: New Change Agent 2022	FOCUS MAXIMA (PT FOKUS MAKSIMA)	7
35	*Awareness* Sistem Manajemen Anti Penyuapan (SMAP) Anti-Bribery Management System (SMAP) Awareness	PT. ROBERE MANAJEMEN INDONESIA	2
36	*Business Continuity Management System* (BCMS) Tahun 2022 Business Continuity Management System (BCMS) 2022	FAJAR ATRIFANI	2
37	Webinar Memperkuat Integritas, GCG dan Memitigasi Terjadinya *Fraud* Dalam Rangka Meningkatkan Kinerja Webinar on Strengthening Integrity, GCG, and Mitigating Fraud to Improve Performance	PT. REMAJA TALENTA INDONESIA (REMAJA TAMPUBOLON)	9
38	Peran Bursa Berjangka Dalam Memfasilitasi Perdagangan *Asset Crypto* Dalam Rangka Memberikan Pilihan Investasi, Menjaga Perlindungan Investor dan Member The Role of the Futures Exchange in Facilitating Crypto Asset Trading to Provide Investment Options and Maintain Investor and Member Protection	IBS (INDONESIA BANKING SCHOOL)	1
39	**bjb** *E-Class* Perbankan *Digital* **bjb** E-Class Digital Banking	DR.IR. BATARA M SIMATUPANG, MT., M.PHIL., CIMBA	1
40	**bjb** *E-Class* AWS *Cloud Practitioner Essentials Day* **bjb** E-Class AWS Cloud Practitioner Essentials Day	AMAZON WEB SERVICES (AWS)	4
41	Sekolah Pasar Modal Capital Market School	NEW NARIPAN HOTEL	1
42	Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) *Batch* 11 Implementation of Anti-Money Laundering and Countering the Financing of Terrorism (AML-CFT) Batch 11	NEW NARIPAN HOTEL	30
43	*Workshop & Discussion Understanding Fundamental Review of The Trading Book* (FRTB) Basel 3 Workshop & Discussion Understanding Fundamental Review of The Trading Book (FRTB) Basel 3	BANKING FINANCE DEVELOPMENT CENTRE	3
44	**bjb** *Flash* Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank **bjb** *Batch* 13 - Komitmen OJK **bjb** Flash Implementation of Anti-Money Laundering and Countering the Financing of Terrorism (AML-CFT) bank **bjb** Batch 13 - OJK Commitment	NEW NARIPAN HOTEL	1
45	**bjb** *E-Class Data Administration Batch* 1 **bjb** E-Class Data Administration Batch 1	PT REKHINDO PRATAMA INTEKNO	1

No	Pengembangan Kompetensi Competency Development	Penyelenggara Organizer	Jumlah Peserta Number of Participants
46	**bjb** *E-Class Legal Contract Skill* **bjb** E-Class Legal Contract Skill	AIRA NUSANTARA	1
47	*Executive Workshop* Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop 2022: Portfolio Optimization With The Role of Digitization	KAUTSAR MANAGEMENT - DNA PRODUCTION (PT DINARA NISSYERA ADIKARYA)	1
48	*Risk Analysis & Mitigation Skill* Tahun 2022 Risk Analysis & Mitigation Skill Tahun 2022	LPPI (LEMBAGA PENGEMBANGAN PERBANKAN INDONESIA)	8
49	*Bancassurance* Mitigasi Risiko Produk Asuransi *Unit-Linked* Bancassurance Risk Mitigation of Unit-Linked Insurance Products	INFOBANK INSTITUTE	1

Sertifikasi Manajemen Risiko

Risk Management Certification

No	Level Jabatan Position Level	Jumlah Pegawai Number of Employees
LEVEL 1		
1	Auditor Auditors	10
2	Credit Risk Kantor Cabang Branch Office Credit Risk	35
3	Dealer Dealers	12
4	Deputy CEO Regional Deputy Regional CEO	1
5	Manager Manager	77
6	Officer Officers	248
7	Pemimpin Grup Group Leader	1
8	Pemimpin Kantor Cabang Pembantu Head of Sub-Branch Office	225
9	Team Head Team Head	1
Jumlah Total		**610**
LEVEL 2		
1	Credit Risk Kantor Cabang Branch Office Credit Risk	2
2	Dealer Dealers	6
3	Komisaris Commissioner	4
4	Manager Manager	1164
5	Officer Officer	28
6	Pemimpin Grup Group Leader	84
7	Pemimpin Kantor Cabang Pembantu Head of Sub-Branch Office	214
8	Team Head Team Head	18

No	Level Jabatan Position Level	Jumlah Pegawai Number of Employees
9	Trainer Specialist Specialist Trainers	2
Jumlah Total		**1522**
LEVEL 3		
1	Manager Manager	15
2	Officer Officer	9
3	Pemimpin Divisi Division Leader	3
4	Pemimpin Grup Group Leader	381
5	Pemimpin Kantor Cabang Head of Branch Office	165
6	Trainer Specialist Specialist Trainers	18
7	Wakil Pemimpin Kantor Cabang Deputy Head of Branch Office	9
Jumlah Total		**600**
LEVEL 4		
1	CEO Regional Regional CEOs	8
2	Deputy CEO Regional Deputy Regional CEO	12
3	Executive Business Officer Executive Business Officer	4
4	Executive Credit Officer Executive Credit Officer	4
5	Manager Manager	20
6	Pemimpin Grup Group Leader	16
7	Pemimpin Kantor Cabang Head of Branch Office	32
8	Pemimpin Kantor Cabang Pembantu Head of Sub-Branch Office	4
9	Wakil Pemimpin Divisi Deputy Division Leader	8
Jumlah Total		**108**
LEVEL 5		
1	CEO Regional Regional CEOs	15
2	Direksi Directors	35
3	Executive Business Officer Executive Business Officer	5
4	Executive Credit Officer Executive Credit Officer	5
5	Komisaris Commissioner	5
6	Pemimpin Divisi Division Leader	5

No	Level Jabatan Position Level	Jumlah Pegawai Number of Employees
7	Senior Executive Vice President Senior Executive Vice President	10
8	Wakil Pemimpin Divisi Deputy Division Leader	20
Jumlah Total		**100**

Pelaksanaan Tugas Divisi Manajemen Risiko Tahun 2022

Selama tahun 2022, Divisi Manajemen Risiko telah mengarahkan dan mengkoordinasikan pengelolaan rencana dan stategi aspek manajemen risiko terhadap aspek dan unsur yang melekat pada organisasi Perseroan, pemantauan implementasi strategi, kebijakan dan kerangka manajemen risiko sesuai dengan tugas dan tanggung jawab, menjadi anggota Unit Pendukung Strategis (*Strategic Supporting Unit*) dalam organisasi terkait Manajemen Risiko, serta pengembangan penerapan budaya risiko pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi.

Komite di Bawah Direksi

Dalam melaksanaan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) atau *Risk Management Committee* (RMC) merupakan komite dalam sistem manajemen risiko Perseroan yang berkedudukan di Kantor Pusat dan bersifat non struktural dan independen terhadap *Risk Taking Unit.*

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Tugas dan tanggung jawab KMR secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko yang telah disahkan dalam Surat Keputusan Direksi bank **bjb** nomor 0166/SK/DIR-MRI/2022 Tanggal 21 April 2022 Tentang Pedoman Komite Manajemen Risiko.

Susunan keanggotaan komite sesuai dengan ketentuan mengenai struktur organisasi yang berlaku dan dapat dilakukan perubahan apabila diperlukan. Struktur dan keanggotaan Komite Manajemen Risiko adalah sebagai berikut:

Implementation of the Tasks of the Risk Management Division In 2022

During 2021, the Risk Management Division directed and coordinated the management of plans and strategies for risk management aspects of aspects and elements inherent in the Company's organization, monitoring the implementation of strategies, policies and risk management frameworks in accordance with their duties and responsibilities, becoming a member of the Strategic Supporting Unit in organizations related to Risk Management, as well as developing the application of risk culture in all of the Company's business activities at every level of the organization.

Committee Under the Directors

In carrying out its management duties, the Directors are assisted by 6 (six) Committees under the Directors, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

Risk Management Committee

The Risk Management Committee (RMC) is a committee within the Bank's risk management system located at the Head Office and is non-structural and independent of the Risk Taking Unit

RISK MANAGEMENT COMMITTEE STRUCTURE AND MEMBERSHIP

The process of the Risk Management Committee is specifically contained in the Guidelines for the Risk Management Committee, which have been approved in the Decree of the Directors of bank **bjb** number 0166/SK/DIR-MRI/2022, dated April 21, 2022, concerning Guidelines for the Risk Management Committee.

The composition of the committee membership is in accordance with the provisions regarding the applicable organizational structure and can be changed if necessary. The structure and membership of the Risk Management Committee are as follows:

Ketua KMR Head of KMR	:	Direktur yang membawahkan Divisi Manajemen Risiko (merangkap sebagai anggota tetap dengan hak suara) Director in charge of the Risk Management Division (concurrently as a permanent member with voting rights)
Sekretaris KMR KMR Secretary	:	Pemimpin Divisi Manajemen Risiko (merangkap sebagai anggota tetap tanpa hak suara) Head of Risk Management Division (concurrently as a permanent member without voting rights
Anggota tidak tetap dengan hak suara Non-permanent members with voting rights	:	Direktur Utama President director
Anggota tetap dengan hak suara Permanent members with voting rights	:	Seluruh Direksi lainnya (tidak termasuk Direktur Utama) All other Directors (excluding President Director)
Anggota tetap tanpa hak suara Permanent member	:	a. Pejabat yang memimpin Sejabat yang memimpin Satuan Kerja Audit Internal b. Pemimpin Divisi Kepatuhan & APU PPT a. Leading officer An official who leads the Internal Audit Work Unit b. Head of Compliance & AML CFT Division
Anggota tidak tetap tanpa hak suara Without voting rights	:	a. *Senior Executive Vice President* yang terkait dengan topik pembahasan b. Pemimpin Divisi/Unit yang memiliki keterkaitan dengan topik pembahasan a. Senior Executive Vice President related to the topic of discussion b. Head of Division/Unit that has relevance to the topic of discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Kewenangan dan tanggung jawab KMR adalah mengevaluasi dan memberikan rekomendasi kepada Direktur Utama mengenai penerapan manajemen risiko yang paling sedikit meliputi:

a. Penyusunan kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal (*stress*).

b. Penyempurnaan proses manajemen risiko secara berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal dan internal bank yang mempengaruhi kecukupan permodalan, profil risiko bank, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi.

c. Penetapan (*justification)* atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang memiliki kondisi khusus, seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui batasan yang telah ditetapkan.

MASA JABATAN KOMITE MANAJEMEN RISIKO

Masa jabatan Komite di bawah Direksi mengikuti masa jabatan yang bersangkutan di Perseroan.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The duties, authorities and responsibilities of the Risk Management Committee (RMC) are to evaluate and provide recommendations on the implementation of risk management in relation to the following matters:

a. The policy formulation of risk management and its changes, including risk management strategies , level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate the occurrence of abnormal conditions (stress);

b. Improvement and enhancement of the implementation of risk management conducted periodically or incidental as a result of a change in external and internal conditions of the Bank that affects the adequacy of capital and risk profile of the Bank and the result of evaluation To the effectiveness of such applications.

c. Determination (justification) of matters relating to business decisions that deviate from normal procedures (irregularities), such as the decision of a significant business expansion to the business plan of a pre-defined bank or risk-taking position/ exposure exceeding the specified limit.

TERM OF OFFICE OF THE RISK MANAGEMENT COMMITTEE

The term of office of the Committees under the Board of Directors follows the term of office concerned in the Company.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

RISK MANAGEMENT COMMITTEE MEMBER PROFILE



CECEP TRISNA

Ketua merangkap sebagai anggota tetap dengan hak suara
The chairman is also a permanent member with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1967, usia 55 tahun per Desember 2022.
Born in Bandung in 1967, 55 years old as of December 2022.

Riwayat Pendidikan / Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).
Bachelor of Science in Management from Padjadjaran University, Bandung (1990).

Sertifikasi / Certification
- Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019).
- Sertifikasi Manajemen Risiko oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020).
- Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020).
- Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).
- Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).
- Level 1 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019).
- Level 2 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019).
- Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019).
- Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020).
- Certification of Risk Management Strategy for Resilience in the Implementation of Risk Management During the COVID-19 Pandemic (2020).
- Executive Level 3 Compliance & AML Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).
- Compliance Executive Level Level 3 Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Pengalaman Kerja / Work Experience
- Direktur Kepatuhan bank **bjb** (2021 – saat ini).
- Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021).
- Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018).
- Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017).
- Bank **bjb** Compliance Director (2021 – present).
- Head of Compliance and AML-CFT Division (2018 - 2021).
- Leader of the bank **bjb** Employee Welfare Foundation (2017 - 2018).
- Head of Education and Training Division (2014 - 2017).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan Nomor 10 tanggal 06 April 2021.
Appointed as Director of bank **bjb** for the first time based on the Deed of the Annual GMS Number 10 dated April 06, 2021.

Periode Menjabat / Period of Service
6 April 2021 – saat ini (periode pertama).
April 6, 2021 – present (first period).

Jabatan Rangkap / Concurrent Position
-



ASEP DANI FADILAH

Sekretaris merangkap sebagai anggota tetap tanpa hak suara
The secretary is also a permanent member without voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 1 Juni 1971 saat ini berusia 51 tahun per Desember 2022.
Born on June 1, 1971, currently 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

- Bachelor of Economics, STIE Kuningan in 2000
- Master of Management, STIE Ganesha in 2003

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301
Risk Management Certification Level 5 PECB ISO 37301

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Manajemen Risiko (Juli 2019 – saat ini)
- Pemimpin Divisi Hukum (Desember 2018 - Juli 2019)
- Pemimpin Divisi Manajemen Anak Perusahaan (Oktober 2018 - Desember 2018)

- Risk Management Division Head (July 2019 – present)
- Legal Division Head (December 2018 - July 2019)
- Head of Subsidiary Management Division (October 2018 - December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Served as Head of Risk Management Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
25 Juli 2019 - saat ini
25 July 2019 - currently

Jabatan Rangkap / Concurrent Position
-



YUDDY RENALDI

Anggota tidak tetap dengan hak suara
Non-permanent members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bogor pada tahun 1964, usia 58 tahun per Desember 2022.
Born in Bogor in 1964, 58 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990).
- Master bidang Manajemen dari STIE IPWI Jakarta (2000).

- Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990).
- Master in Management from STIE IPWI Jakarta (2000).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh IBI dan LSPP (2019).
Level 5 Risk Management Certification by IBI and LSPP (2019)..

Pengalaman Kerja / Work Experience
- Direktur Utama bank **bjb** (2019 – saat ini).
- Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019).
- Group Head Subsidiaries Management Bank Mandiri (2016 – 2017).

- Main Director of bank **bjb** (2019 – present)
- Senior Executive Vice President of Bank BNI Remedial & Recovery (2017-2019).
- Bank Mandiri Subsidiaries Management Group Head (2016 – 2017).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as President Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Periode Menjabat / Period of Service
30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



NIA KANIA

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.
Born in Bandung in 1966, 56 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990).
- Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020)
- Bachelor of Economics from Padjadjaran University, Bandung (1990).
- Master of Law from Padjadjaran University, Bandung (2020)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).
Level 5 Risk Management Certification by LSPP (2020).

Pengalaman Kerja / Work Experience

- Direktur Keuangan bank **bjb** (2021 – saat ini).
- Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021).
- Direktur Keuangan bank **bjb** (2014-2018).
- Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014).
- Direktur Utama Dana Pensiun bank **bjb** (2013-2014).
- bank **bjb** Finance Director (2021 – present).
- bank **bjb** Director of Finance and Risk Management (2018 – 2021).
- bank **bjb** Finance Director (2014-2018).
- Bank **bjb** Network and Services Division Head (2014).
- Main Director of bank **bjb** Pension Fund (2013-2014).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.
Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.

Periode Menjabat / Period of Service

- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga).
- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – present (third period)

Jabatan Rangkap / Concurrent Position
-



SUARTINI

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1968, usia 54 tahun per Desember 2022
Born in Bandung in 1968, 54 years old as of December 2022

Riwayat Pendidikan / Educational Background

Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).
Bachelor of Statistics from Padjadjaran University, Bandung (1993).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh IBI (2018).
Level 5 Risk Management Certification by IBI (2018).

Pengalaman Kerja / Work Experience

- Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).
- Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan UMKM bank **bjb** (2018).
- Direktur Konsumer dan Ritel bank **bjb** (2018).
- Direktur Komersial bank **bjb** (2014-2018).

- Director of Consumer & Retail bank **bjb** (2018 - present).
- Director of Consumer and Retail who carries out duties as Director of Commercial and MSME bank **bjb** (2018).
- Director of Consumer and Retail bank **bjb** (2018).
- Commercial Director of bank **bjb** (2014-2018).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.
Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.

Periode Menjabat / Period of Service

- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga)
- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – now (third period).

Jabatan Rangkap / Concurrent Position

-



TEDI SETIAWAN

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.
Born in Bandung in 1966, 56 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991).
- Master bidang Manajemen Keungan dari Universitas Pasundan Bandung (2017).
- Bachelor of State Administration from Parahyangan University, Bandung (1991).
- Master in Financial Management from Pasundan University, Bandung (2017).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh BSMR (2020).
Level 5 Risk Management Certification by BSMR (2020).

Pengalaman Kerja / Work Experience
- Direktur Operasional bank **bjb** (2019 – saat ini).
- Senior Executive Vice President Credit Risk bank **bjb** (2018-2019).
- Pemimpin Divisi Perencanaan Strategis bank **bjb** (2015-2018).
- Director of Operations bank **bjb** (2019 - present).
- Senior Executive Vice President Credit Risk bank **bjb** (2018-2019).
- Head of bank **bjb** Strategic Planning Division (2015-2018).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Periode Menjabat / Period of Service
30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



RIO LANASIER

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Tangerang pada tahun 1975, usia 47 tahun per Desember 2022.
Born in Tangerang in 1975, 47 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998).
- Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).
- Bachelor degree in Civil Engineering from Parahyangan Catholic University Bandung (1998).
- Master in Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2019).
Level 5 Risk Management Certification by LSPP (2019).

Pengalaman Kerja / Work Experience
- Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).
- Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).
- Director of Information Technology, Treasury & International Banking bank **bjb** (2019 - present).
- Director of Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Periode Menjabat / Period of Service
30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



NANCY ADISTYASARI

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bojonegoro pada tahun 1981, usia 41 tahun per Desember 2022
Born in Bojonegoro in 1981, 41 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004)
Bachelor of Geophysics and Meteorology from Bandung Institute of Technology (2004)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).
Level 5 Risk Management Certification by LSPP (2020).

Pengalaman Kerja / Work Experience
- Direktur Komersial dan UMKM bank **bjb** (2020 – saat ini).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019).

- Commercial and MSME Director of bank **bjb** (2020 - present).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Vice President of Sector Energy Department of Bank Mandiri Corporate Banking (2016 - 2019).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.
Appointed as Director of bank **bjb** for the first time based on the Deed of the Extraordinary GMS Number 03 dated September 1, 2020.

Periode Menjabat / Period of Service
1 September 2020 – saat ini (periode pertama).
September 1, 2020 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



DETYA SURYADANI

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Tangerang Selatan

Usia / Age
Ciamis, 29 Desember 1979, usia 43 Tahun Per Desember 2022
Ciamis, December 29, 1979, age 43 As of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Akuntansi dari Universitas Padjadjaran.
- Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung pada tahun 2009.

- Bachelor's degree in Accounting from Padjadjaran University.
- Masters in Business Administration from the Bandung Institute of Technology in 2009.

Sertifikasi / Certification
- PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan
- Sertifikasi Kepatuhan Level 2 oleh LSPP
- Sertifikasi Manajemenen Risiko Level 5 oleh BSMR

- PECB Certified ISO 37301 Lead Implementer of Compliance Management System
- Level 2 Compliance Certification by LSPP
- Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience
Bergabung di bank **bjb** sejak 2006 dengan riwayat jabatan antara lain:
- CEO Regional 5 (Februari 2021 hingga 2 Agustus 2021)
- Pemimpin Unit Kebijakan dan Prosedur (2009 – 2021)
- Pemimpin Unit Produk, Sistem dan Prosedur sejak (2008 – 2009)

Joined bank **bjb** since 2006 with a history of positions including:
- Regional 5 CEO (February 2021 to August 2, 2021)
- Head of Policy and Procedure Unit (2009 – 2021)
- Product, System and Procedure Unit Leader since (2008 – 2009)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Kepatuhan & APU-PPT sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.
Has served as Head of the Compliance Division & AML-CFT since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021.

Periode Menjabat / Period of Service
2 Agustus 2021 - saat ini
August 2, 2021 - currently

Jabatan Rangkap / Concurrent Position
-



JOKO HARTONO KALISMAN

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Bandung, 25 Januari 1973/49 tahun per Desember 2022
Bandung, January 25, 1973/49 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana Akuntansi, Universitas Padjadjaran tahun 2002
- Magister Manajemen, Universitas Padjadjaran tahun 2006
- Doktor Manajemen, Universitas Padjadjaran tahun 2019

- Bachelor of Accounting, Padjadjaran University in 2002
- Master of Management, Padjadjaran University in 2006
- Doctor of Management, Padjadjaran University in 2019

Sertifikasi / Certification

- ISO 37301:2021 – Sistem Manajemen Kepatuhan
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

- ISO 37301:2021 – Compliance Management System
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti-Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

Pengalaman Kerja / Work Experience

Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut:

- Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini
- Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018
- CEO Regional 5 sejak Mei 2017 hingga Oktober 2018
- Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017

Joined bank **bjb** since 1997 with the following position history:

- Leader of the Internal Audit Work Unit since December 2018 until now
- Head of KPR and KPB Division from October 2018 to December 2018
- Regional 5 CEO from May 2017 to October 2018
- Head of Bandung Main Branch Office from May 2016 to May 2017

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Satuan Kerja Audit Internal s berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Appointed as the Head of the Internal Audit Work Unit based on the Decree of the Board of Directors No. 1516/SK/DIR-HC/2018.

Periode Menjabat / Period of Service

26 Desember 2018 - saat ini
December 26, 2018 - currently

Jabatan Rangkap / Concurrent Position

-

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO

Pelatihan yang telah diikuti anggota komite selama tahun 2022 adalah sebagai berikut.

RISK MANAGEMENT COMMITTEE MEMBER TRAINING

The trainings that have been attended by committee members during 2022 are as follows.

Nama Name	Jabatan Position	Pelatihan Training
Cecep Trisna	Ketua Chairperson	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Asep Dani Fadilah	Sekretaris Secretary	Webinar FKDKP : Membangun Resiliensi Perbankan Dalam Menghadapi Tantangan di Tahun 2023 FKDKP Webinar: Building Banking Resilience in Facing Challenges in 2023
		Risk Beyond International Conference on Enterprise Risk Management 2022 Dengan Tema Cultivating The Perception: Managing It or Being Drifted Away Risk Beyond International Conference on Enterprise Risk Management 2022 Dengan Tema Cultivating The Perception: Managing It or Being Drifted Away

Nama Name	Jabatan Position	Pelatihan Training
		Jurus Jitu Penerapan Enterprise Risk Management (ERM) Dalam Menghadapi Tantangan Pada Kondisi Eksternal yang Tidak Menentu The Right Way to Implement Enterprise Risk Management (ERM) in Facing Challenges in Uncertain External Conditions
		Executive Program Cross Collaboration Executive Program Cross Collaboration
		Executive Workshop Tahun 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth Executive Workshop Tahun 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Governance Risk Management and Compliance Governance Risk Management and Compliance
		Evaluasi Kualitas Governance, Risk dan Compliance (GRC) dan Kontribusi BPD Dalam Pembangunan Daerah/Nasional Evaluation of Quality of Governance, Risk and Compliance (GRC) and Contribution of BPD in Regional/National Development
		Executive Workshop Tahun 2022 Portfolio Optimization With The Role of Digitization Executive Workshop Tahun 2022 Portfolio Optimization With The Role of Digitization
Nia Kania	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Suartini	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Tedi Setiawan	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Rio Lanasier	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Nancy Adistyasari	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Detya Suryadani	Anggota Tetap Permanent member	*Risk Beyond International Conference on Enterprise Risk Management* 2022 dengan tema *Cultivating The Perception: Managing It or Being Drifted Away* Risk Beyond International Conference on Enterprise Risk Management 2022 With The Theme Cultivating The Perception: Managing It or Being Drifted Away
		Economic Outlook 2023 *and* APU-PPT *Awareness* Economic Outlook 2023 and APU-PPT Awareness
		OJK Mengajar : Peran OJK Dalam Mendukung Ekosistem Kendaraan Bermotor Listrik Berbasis Baterai (KBLBB) OJK Teaching: OJK's Role in Supporting the Battery Electric Vehicle Ecosystem (KBLBB)
		Gracs 2022: *Digital Trust Recover With Confidence and Integrity* Gracs 2022: Digital Trust Recover With Confidence and Integrity
		Enhancement Program Terkait Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 Enhancement Program on General Guidelines for Indonesia Corporate Governance (PUGKI) 2021
		Webinar Perlindungan Konsumen Dalam Era Digitalisasi, Penerapan Pengawasan *Market Conduct* dan Dampaknya Bagi Perbankan Webinar on Consumer Protection in the Era of Digitalization, Implementation of Market Conduct Supervision, and its Impact on Banking
		Webinar *Digital Leadership* Untuk Memperkuat Transformasi Digital Digital Leadership Webinar to Strengthen Digital Transformation
		Executive Program Cross Collaboration Executive Program Cross Collaboration
		Executive Workshop Tahun 2022: *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop 2022: Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Governance Risk Management and Compliance Governance Risk Management and Compliance
		Pendalaman POJK 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan In-depth Understanding of the Financial Service Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions

Nama Name	Jabatan Position	Pelatihan Training
Joko Hartono Kalisman	Anggota Tetap Permanent member	Seminar Nasional Internal Audit (SNIA) 2022 National Seminar on Internal Audit (SNIA) 2022
		Enhancement Program Terkait Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 Enhancement Program on General Guidelines for Indonesia Corporate Governance (PUGKI) 2021
		Bincang SPI (Sinergi Pandu Integritas) Dalam Rangka Mukerwil FKSPI Jabar Banten SPI (Synergy Guidance Integrity) Talk in Regional Work Meeting of FKSPI Jabar Banten
		Executive Program Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022: *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop 2022: Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Governance Risk Management and Compliance Governance Risk Management and Compliance
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop 2022 Portfolio Optimization With The Role of Digitization

PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF RISK MANAGEMENT COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Selama tahun 2022, Komite Manajemen Risiko telah melaksanakan tugasnya dengan menyelenggarakan rapat sebanyak 7 (tujuh) kali, dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

During 2022, the Risk Management Committee carried out its duties by holding 7 (seven) meetings, with the following agenda::

No.	Tanggal Date	Agenda Agendas
1	24 Januari 2022 January 24, 2022	Pembahasan Pelaporan Tingkat Kesehatan Bank Posisi Semester II Tahun 2021 Discussion on Bank Soundness Level Reporting for Semester II of 2021
2	21 Maret 2022 March 21, 2022	Pembahasan Portofolio *Guidelines* Sektor Korporasi dan Komersial Tahun 2022 Discussion on Portfolio Guidelines for Corporate and Commercial Sector 2022
3	4 April 2022 April 4, 2022	Pembahasan *Industry Limit* Korporasi dan Komersial Tahun 2022 Discussion on Corporate and Commercial Industry Limit 2022
4	25 April 2022 April 25, 2022	Pembahasan Pelaporan Profil Risiko TW I 2022 Discussion on Risk Profile Reporting for the First Quarter of 2022
5	4 Juli 2022 July 4, 2022	Pembahasan *Risk Appetitte Statement* dan *Risk Tolerance* Discussion on Risk Appetite Statement and Risk Tolerance
6	18 Juli 2022 July 18, 2022	Pembahasan Pelaporan Tingkat Kesehatan Bank Posisi Semester I Tahun 2022 Discussion on Bank Soundness Level Reporting for Semester I of 2022
7	17 Oktober 2022 October 17, 2022	Pembahasan Pelaporan Profil Risiko TW III 2022 Discussion on Risk Profile Reporting for the Third Quarter of 2022

Komite Kebijakan Perkreditan

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 1367/SK/DIR-KPR/2019 tanggal 31 Desember 2019 tentang Pedoman

Credit Policy Committee

Based on the decree of the Directors of bank **bjb** No. 1367/SK/DIR-KPR/2019 dated December 31, 2019 concerning the Credit

Kerja Komite Kebijakan Perkreditan (KKP), Komite Kebijakan Perkreditan (KKP) atau *Credit Policy Committee (CPC)* bertugas untuk membantu Manajemen dalam merumuskan Kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan.

Policy Committee (KKP) or the Credit Policy Committee (CPC) in charge of assisting the management in formulating policies, overseeing policy implementation, monitor the development and condition of the loan portfolio and provide suggestions for corrective measures.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

STRUCTURE AND MEMBERSHIP OF THE CREDIT POLICY COMMITTEE

Susunan Arrangement	Diisi oleh Filled by
Ketua Chairperson	Direktur Utama President Director
Sekretaris Secretary	Pemimpin Unit Kebijakan & Prosedur Head of Policy & Procedure Unit
Sekretaris Pengganti (Alternatif I) Alternate Secretary (First Alternate)	Pemimpin Satuan Kerja Credit Risk Head of Credit Risk Work Unit
Sekretaris Pengganti (Alternatif II) Alternate Secretary (Second Alternate)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	1. Direktur Utama 2. Direktur yang membidangi perkreditan 3. Direktur yang membidangi Credit Risk 4. Direktur yang membidangi Operasional 5. SEVP yang membidangi bisnis perkreditan sesuai segmen. 6. SEVP Credit Risk 1. President Director 2. Director in charge of credit 3. Director in charge of Credit Risk 4. Director in charge of Operations 5. SEVP in charge of credit business according to segment. 6. SEVP Credit Risk
Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	1. Pemimpin Satuan Kerja Audit Internal atau pejabat bidang Audit Internal 2. Pemimpin Divisi Kepatuhan atau perwakilan yang ditunjuk wajib hadir alam Komite Kebijakan Perkreditan 3. Pemimpin Satuan Kerja yang terkait dengan bisnis perkreditan 4. Pemimpin Satuan Kerja yang terkait dengan operasional perkreditan. 5. Pemimpin Satuan Kerja Manajemen Risiko 6. Pemimpin Satuan Kerja Manajemen Risiko yang melakukan pengambilan keputusan bisnis perkreditan. 7. Sekretaris 1. Head of the Internal Audit Unit or an official in the field of Internal Audit 2. The Head of the Compliance Division or a designated representative must be present at the Credit Policy Committee 3. Head of Work Unit related to credit business 4. Head of Work Units related to credit operations. 5. Leader of the Risk Management Work Unit 6. Leader of the Risk Management Unit who makes credit business decisions. 7. Secretary
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Direksi*/SEVP terkait materi yang hadir sebagai undangan. *kecuali Direktur yang membidangi kepatuhan. Board of Directors*/SEVP regarding the material that was present as an invitee. *except the Director in charge of compliance.
Anggota Tidak Tetap Tanpa Hak Suara Non-Permanent Members Without Voting Rights	Direksi/Pemimpin Divisi/Pemimpin Unit yang diundang terkait dengan materi yang menjadi agenda KKP. Directors/Division Heads/Unit Leaders invited are related to the material on the KKP agenda.

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE KEBIJAKAN PERKREDITAN

Tugas, wewenang dan tanggung jawab Komite Kebijakan Perkreditan sebagai berikut:

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
2. Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsisten, serta merumuskan pemecahan masalah

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE CREDIT POLICY COMMITTEE

The duties, authorities and responsibilities of the Credit Policy Committee are as follows:

1. Providing input to the Directors in the formulation of Bank Credit Policies (KPB), especially those relating to the formulation of prudential principles in credit.
2. Supervising that KPB could be applied and implemented consistently, and formulate solutions to problems in the

dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya Komite Kebijakan Perkreditan juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan KPB.

3. Menyetujui Limit Kewenangan Memutus Kredit dan Limit Kewenangan Restrukturisasi Kredit.
4. Memantau dan mengevaluasi:
   a. Perkembangan dan kualitas portofolio perkreditan secara keseluruhan.
   b. Kebenaran pelaksanaan kewenangan memutus kredit.
   c. Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu.
   d. Kebenaran pelaksanaan ketentuan BMPK.
   e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian kredit.
   f. Penyelesaian kredit bermasalah sesuai yang ditetapkan dalam KPB.
   g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit.

event of obstacles or obstacles in the implementation of CDE. Furthermore, the Credit Policy Committee also conducted periodic reviews of KPB and provided advice to the Directors in the event that changes or improvements to the KPB are needed.

3. Approving the Authority Limit for Credit Decision and the Limit on the Authority for Credit Restructuring.
4. Monitoring and evaluating:
   a. The development and quality of the credit portfolio as a whole.
   b. The correctness of the exercise of authority to decide on credit.
   c. The correctness of the process of granting, development and quality of credit extended to parties related to the Bank and certain large debtors.
   d. The correctness of the implementation of the LLL provisions.
   e. Compliance with statutory provisions and other regulations in the implementation of credit extension.
   f. Settlement of non-performing loans as stipulated in the KPB.
   g. The Bank's efforts to meet the adequacy of the allowance for credit write-offs.

PROFIL ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

PROFILE OF MEMBERS OF THE CREDIT POLICY COMMITTEE



YUDDY RENALDI

Ketua merangkap sebagai anggota tetap dengan hak suara
The chairman is also a permanent member with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bogor pada tahun 1964, usia 58 tahun per Desember 2022.
Born in Bogor in 1964, 58 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990).
- Master bidang Manajemen dari STIE IPWI Jakarta (2000).
- Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990).
- Master in Management from STIE IPWI Jakarta (2000).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 Oleh IBI dan LSPP (2019).
Level 5 Risk Management Certification by IBI and LSPP (2019)..

Pengalaman Kerja / Work Experience
- Direktur Utama bank **bjb** (2019 – saat ini).
- Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019).
- Group Head Subsidiaries Management Bank Mandiri (2016 – 2017).
- Main Director of bank **bjb** (2019 – present)
- Senior Executive Vice President of Bank BNI Remedial & Recovery (2017-2019).
- Bank Mandiri Subsidiaries Management Group Head (2016 – 2017).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as President Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Periode Menjabat / Period of Service
30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



YOGY YATNO

Sekretaris merangkap sebagai anggota tetap tanpa hak suara
The secretary is also a permanent member without voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 24 April 1979 , usia 43 tahun per Desember 2022.
Born on April 24, 1979, 43 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Manajemen dari STIE YPKP Bandung (2001).
- Magister di bidang Manajemen Keuangan dari Universitas Padjajaran Bandung (2010).
- Bachelor degree in Management from STIE YPKP Bandung (2001).
- Masters in Financial Management from Padjadjaran University, Bandung (2010).

Sertifikasi / Certification
- PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan
- Sertifikasi Manajemenen Risiko Level 5 oleh BSMR
- PECB Certified ISO 37301 Lead Implementer of Compliance Management System
- Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Kebijakan dan Prosedur (Februari 2022 – saat ini)
- Pemimpin Divisi Jaringan & Layanan (1 Februari 2021 – Februari 2022)
- CEO Regional 1 (Februari 2020 – Februari 2021)
- Head of Policy and Procedure Division (February 2022 – present)
- Head of Network & Services Division (1 February 2021 – February 2022)
- Regional CEO 1 (February 2020 – February 2021)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HC/2022.
Served as Head of Policy & Procedure Division since 2022 based on Directors Decree No. 0011/SK/DIR-HC/2022.

Periode Menjabat / Period of Service
1 Februari 2021 - saat ini
February 1, 2021 - currently

Jabatan Rangkap / Concurrent Position
-



HERMAWAN MULYANA

Sekretaris Pengganti (Alternatif I)
Alternate Secretary (First Alternate)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 17 Januari 1976, usia 46 tahun per Desember 2022.
Born on January 17, 1976, 46 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Manajemen dari Universitas Padjajaran Bandung (2001)
- Magister di bidang Manajemen dari STIE Ekuitas (2016)
- Bachelor in Management from Padjadjaran University, Bandung (2001)
- Master in Management from STIE Equity (2016)

Sertifikasi / Certification
Sertifikasi Manajemenen Risiko Level 5 oleh BSMR
Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Credit Risk (Februari 2021 – saat ini)
- Pemimpin Kantor Cabang Kebayoran Baru (Mei 2017 – Februari 2021)
- Pemimpin Grup Korporasi Institusi (Juni 2015 – Mei 2017)
- Head of Credit Risk Division (February 2021 – present)
- Head of the Kebayoran Baru Branch Office (May 2017 – February 2021)
- Head of Institutional Corporations Group (June 2015 – May 2017)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Credit Risk sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.
Served as Head of the Credit Risk Division since 2021 based on Directors Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service
1 Februari 2021 - saat ini
February 1, 2021 - currently

Jabatan Rangkap / Concurrent Position
-



ASEP DANI FADILAH

Sekretaris Pengganti (Alternatif II)
Alternate Secretary (Second Alternate)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 1 Juni 1971 saat ini berusia 51 tahun per Desember 2022.
Born on June 1, 1971, currently 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

- Bachelor of Economics, STIE Kuningan in 2000
- Master of Management, STIE Ganesha in 2003

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301
Risk Management Certification Level 5 PECB ISO 37301

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Manajemen Risiko (Juli 2019 – saat ini)
- Pemimpin Divisi Hukum (Desember 2018 - Juli 2019)
- Pemimpin Divisi Manajemen Anak Perusahaan (Oktober 2018 - Desember 2018)

- Risk Management Division Head (July 2019 – present)
- Legal Division Head (December 2018 - July 2019)
- Head of Subsidiary Management Division (October 2018 - December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Served as Head of Risk Management Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
25 Juli 2019 - saat ini
25 July 2019 - currently

Jabatan Rangkap / Concurrent Position
-



SUARTINI

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1968, usia 54 tahun per Desember 2022
Born in Bandung in 1968, 54 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).
Bachelor of Statistics from Padjadjaran University, Bandung (1993).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh IBI (2018).
Level 5 Risk Management Certification by IBI (2018).

Pengalaman Kerja / Work Experience
- Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).
- Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan UMKM bank **bjb** (2018).
- Direktur Konsumer dan Ritel bank **bjb** (2018).
- Direktur Komersial bank **bjb** (2014-2018).

- Director of Consumer & Retail bank **bjb** (2018 - present).
- Director of Consumer and Retail who carries out duties as Director of Commercial and MSME bank **bjb** (2018).
- Director of Consumer and Retail bank **bjb** (2018).
- Commercial Director of bank **bjb** (2014-2018).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.
Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.

Periode Menjabat / Period of Service
- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga)
- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – now (third period).

Jabatan Rangkap / Concurrent Position

-



NANCY ADISTYASARI

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bojonegoro pada tahun 1981, usia 41 tahun per Desember 2022
Born in Bojonegoro in 1981, 41 years old as of December 2022

Riwayat Pendidikan / Educational Background

Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004)
Bachelor of Geophysics and Meteorology from Bandung Institute of Technology (2004)

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).
Level 5 Risk Management Certification by LSPP (2020).

Pengalaman Kerja / Work Experience

- Direktur Komersial dan UMKM bank **bjb** (2020 – saat ini).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019).
- Commercial and MSME Director of bank **bjb** (2020 - present).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Vice President of Sector Energy Department of Bank Mandiri Corporate Banking (2016 - 2019).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.

Appointed as Director of bank **bjb** for the first time based on Deed of Extraordinary GMS Number 03 dated 01 September 2020.

Periode Menjabat / Period of Service

1 September 2020 – saat ini
September 1, 2020 – currently

Jabatan Rangkap / Concurrent Position

-



NIA KANIA

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.
Born in Bandung in 1966, 56 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990).
- Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020)
- Bachelor of Economics from Padjadjaran University, Bandung (1990).
- Master of Law from Padjadjaran University, Bandung (2020)

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).
Level 5 Risk Management Certification by LSPP (2020).

Pengalaman Kerja / Work Experience

- Direktur Keuangan bank **bjb** (2021 – saat ini).
- Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021).
- Direktur Keuangan bank **bjb** (2014-2018).
- Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014).
- Direktur Utama Dana Pensiun bank **bjb** (2013-2014).

- bank **bjb** Finance Director (2021 – present).
- bank **bjb** Director of Finance and Risk Management (2018 – 2021).
- bank **bjb** Finance Director (2014-2018).
- Bank **bjb** Network and Services Division Head (2014).
- Main Director of bank **bjb** Pension Fund (2013-2014).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.
Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.

Periode Menjabat / Period of Service

- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga).

- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – present (third period)

Jabatan Rangkap / Concurrent Position

-



TEDI SETIAWAN

Anggota Tetap dengan hak suara
Permanent Members with voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.
Born in Bandung in 1966, 56 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991).
- Master bidang Manajemen Keungan dari Universitas Pasundan Bandung (2017).

- Bachelor of State Administration from Parahyangan University, Bandung (1991).
- Master in Financial Management from Pasundan University, Bandung (2017).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh BSMR (2020).
Level 5 Risk Management Certification by BSMR (2020).

Pengalaman Kerja / Work Experience

- Direktur Operasional bank **bjb** (2019 – saat ini).
- Senior Executive Vice President Credit Risk bank **bjb** (2018-2019).
- Pemimpin Divisi Perencanaan Strategis bank **bjb** (2015-2018).

- Director of Operations bank **bjb** (2019 - present).
- Senior Executive Vice President Credit Risk bank **bjb** (2018-2019).
- Head of bank **bjb** Strategic Planning Division (2015-2018).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Periode Menjabat / Period of Service

30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position

-



BENY RISWANDI

Anggota Tetap dengan Hak Suara
Permanent Members with Voting Rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 26 April 1968 saat ini berusia 54 tahun per Desember 2022.
Born on April 26, 1968, currently 54 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000)
- Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009)
- Bachelor in Banking from Tirtayasa University, Banten (2000)
- Masters in Marketing Management from Padjadjaran University, Bandung (2009)

Sertifikasi / Certification

BSMR Level 5

Pengalaman Kerja / Work Experience

- Senior Executive Vice President Bisnis (Juli 2019 – saat ini)
- Senior Executive Vice President Komersial & UMKM (Oktober 2018 – Juli 2019)
- Senior Executive Vice President Korporasi & Komersial (November 2016 – Oktober 2018)
- Senior Executive Vice President of Business (July 2019 – present)
- Senior Executive Vice President Commerce & UMKM (October 2018 – July 2019)
- Senior Executive Vice President Corporate & Commercial (November 2016 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Served as Senior Executive Vice President of Business since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service

24 Juli 2019 - saat ini
July 24 2019 - currently

Jabatan Rangkap / Concurrent Position

-



GALIS PRASETYA

Anggota Tetap dengan Hak Suara
Permanent Members with Voting Rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 19 Maret 1971 usia 51 tahun per Desember 2022.
Born on March 19, 1971, 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999)
- Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005)
- Bachelor in Management from STIE YPKP Bandung (1999)
- Masters in Financial Management from STIE PERBANAS (2005)

Sertifikasi / Certification

BSMR Level 5

Pengalaman Kerja / Work Experience

- Senior Executive Vice President Credit Risk (Agustus 2019 – saat ini)
- CEO Regional 3 (April 2019 – Agustus 2019)
- CEO Regional 1 (Maret 2019 – April 2019
- Senior Executive Vice President Credit Risk (August 2019 – present)
- Regional CEO 3 (April 2019 – August 2019)
- CEO Regional 1 (March 2019 – April 2019

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Senior Executive Vice President Credit Risk since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service

6 Agustus 2019 - saat ini
August 6, 2019 - currently

Jabatan Rangkap / Concurrent Position

-



JOKO HARTONO KALISMAN

Anggota Tetap tanpa hak suara
Permanent Members without voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Bandung, 25 Januari 1973/49 tahun per Desember 2022
Bandung, January 25, 1973/49 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana Akuntansi, Universitas Padjadjaran tahun 2002.
- Magister Manajemen, Universitas Padjadjaran tahun 2006.
- Doktor Manajemen, Universitas Padjadjaran tahun 2019.

- Bachelor of Accounting, Padjadjaran University in 2002.
- Master of Management, Padjadjaran University in 2006.
- Doctor of Management, Padjadjaran University in 2019.

Sertifikasi / Certification

- ISO 37301:2021 – Sistem Manajemen Kepatuhan
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

- ISO 37301:2021 – Compliance Management System
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti-Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

Pengalaman Kerja / Work Experience

Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut:

- Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini
- Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018
- CEO Regional 5 sejak Mei 2017 hingga Oktober 2018
- Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017

Joined bank **bjb** since 1997 with the following position history:

- Leader of the Internal Audit Work Unit since December 2018 until now
- Head of KPR and KPB Division from October 2018 to December 2018
- Regional 5 CEO from May 2017 to October 2018
- Head of Bandung Main Branch Office from May 2016 to May 2017

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Satuan Kerja Audit Internal s berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Appointed as the Head of the Internal Audit Work Unit based on the Decree of the Board of Directors No. 1516/SK/DIR-HC/2018.

Periode Menjabat / Period of Service

26 Desember 2018 - saat ini
December 26, 2018 - currently

Jabatan Rangkap / Concurrent Position

-



DETYA SURYADANI

Anggota Tetap tanpa hak suara
Permanent Members without voting rights

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Tangerang Selatan

Usia / Age
Ciamis, 29 Desember 1979, usia 43 Tahun Per Desember 2022
Ciamis, December 29, 1979, age 43 As of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Akuntansi dari Universitas Padjadjaran.
- Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung pada tahun 2009.
- Bachelor's degree in Accounting from Padjadjaran University.
- Masters in Business Administration from the Bandung Institute of Technology in 2009.

Sertifikasi / Certification
- PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan
- Sertifikasi Kepatuhan Level 2 oleh LSPP
- Sertifikasi Manajemenen Risiko Level 5 oleh BSMR
- PECB Certified ISO 37301 Lead Implementer of Compliance Management System
- Level 2 Compliance Certification by LSPP
- Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience
Bergabung di bank **bjb** sejak 2006 dengan riwayat jabatan antara lain:
- CEO Regional 5 (Februari 2021 hingga 2 Agustus 2021)
- Pemimpin Unit Kebijakan dan Prosedur (2009 – 2021)
- Pemimpin Unit Produk, Sistem dan Prosedur sejak (2008 – 2009)

Joined bank **bjb** since 2006 with a history of positions including:
- Regional 5 CEO (February 2021 to August 2, 2021)
- Head of Policy and Procedure Unit (2009 – 2021)
- Product, System and Procedure Unit Leader since (2008 – 2009)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Kepatuhan & APU-PPT sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.
Has served as Head of the Compliance Division & AML-CFT since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021.

Periode Menjabat / Period of Service
2 Agustus 2021 - saat ini
August 2, 2021 - currently

Jabatan Rangkap / Concurrent Position
-



YUSUF SAADUDIN

Anggota Tetap tanpa Hak Suara
Permanent Member without Voting

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 7 Juni 1973, Usia 49 tahun per Desember 2022
Born on June 7, 1973, 49 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999)
- Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015)
- Bachelor Degree in Accounting from Padjadjaran University (1999)
- Master in Economics and Business Law from Pasundan University, Bandung (2015)

Sertifikasi / Certification
BSMR level 5

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Kredit Konsumer (Februari 2021 – saat ini)
- Pemimipn Divisi KPR & KKB (Agustus 2019 – Februari 2021)
- Pemimpin Divisi Credit Risk (Mei 2017 – Agustus 2019)
- Head of Consumer Credit Division (February 2021 – present)
- Head of KPR & KKB Division (August 2019 – February 2021)
- Head of Credit Risk Division (May 2017 – August 2019)

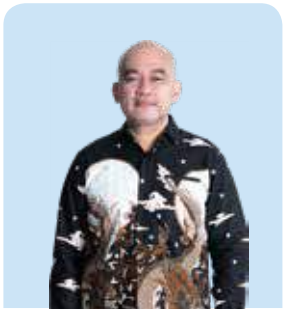
Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.
Served as Head of Consumer Credit Division since 2021 based on Directors Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service

1 Februari 2021 - saat ini
February 1, 2021 - currently

Jabatan Rangkap / Concurrent Position

-



RUDY PURWADHI

Anggota Tetap tanpa Hak Suara
Permanent Member without Voting

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 25 Juni 1973, usia 49 tahun per Desember 2022
Born on June 25, 1973, 49 years old as of December 2022

Riwayat Pendidikan / Educational Background

Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)
Bachelor in Management from STIE STEMBI Bandung Mada (2014)

Sertifikasi / Certification

BSMR Level 5

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini)
- CEO Regional 5 (Agustus 2019 – Februari 2021)
- Pemimpin Cabang Cikarang (April 2016 – Agustus 2019)
- Head of Retail Credit Division (February 2021 – present)
- Regional 5 CEO (August 2019 – February 2021)
- Cikarang Branch Manager (April 2016 – August 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Served as Head of Retail Credit Division since 2021 based on Directors Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service

1 Februari 2021 - saat ini
February 1, 2021 - currently

Jabatan Rangkap / Concurrent Position

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DICKY SYAHBANDINATA

Anggota Tetap tanpa Hak Suara
Permanent Member without Voting

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 08 Juli 1980, usia 42 tahun per Desember 2022
Born on July 8, 1980, 42 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Akuntansi dari Universitas Langlangbuana Bandung (2005)
- Magister di bidang Keuangan Perbankan dari Universitas Padjadjaran (2009)
- Bachelor in Accounting from Langlangbuana University, Bandung (2005)
- Master in Banking Finance from Padjadjaran University (2009)

Sertifikasi / Certification

- SPPUR 6 Setelmen Pembayaran Transaksi Trade Finance
- BSMR Level 4
- SPPUR 6 Payment Settlement for Trade Finance Transactions
- BSMR Level 4

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Korporasi (Januari 2022 – saat ini)
- Pemimpin Divisi Korporasi & Komersial (Desember 2017 – Januari 2022)
- CEO Regional 2 (Mei 2017 – Desember 2017)
- Head of Corporate Division (January 2022 – present)
- Head of Corporate & Commercial Division (December 2017 – January 2022)
- Regional CEO 2 (May 2017 – December 2017)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Korporasi sejak 2022 berdasarkan Surat Keputusan Direksi No. 001/SK/DIR-HC/2022.

Served as Head of the Corporate Division since 2022 based on Directors Decree No. 001/SK/DIR-HC/2022.

Periode Menjabat / Period of Service

31 Januari 2022 - saat ini
January 31, 2022 - currently

Jabatan Rangkap / Concurrent Position

-



MOHAMMAD MUFTI

Anggota Tetap tanpa Hak Suara
Permanent Member without Voting

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 30 Oktober 1974, usia 48 tahun per Desember 2022
Born on October 30, 1974, 48 years old as of December 2022

Riwayat Pendidikan / Educational Background

Sarjana di bidang Teknik Sipil dari Universitas Trisakti Jakarta (1999)
Bachelor in Civil Engineering from Trisakti University, Jakarta (1999)

Sertifikasi / Certification

- International Certified Wealth Manager (CWM)
- BSMR level 4

- International Certified Wealth Manager (CWM)
- BSMR level 4

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Komersial (Januari 2022 – saat ini)
- CEO Regional 2 (Desember 2017 – Januari 2022)
- Pemimpin Cabang Khusus Jakarta (Mei 2017 – Desember 2017)

- Pemimpin Divisi Komersial (Januari 2022 – saat ini)
- CEO Regional 2 (Desember 2017 – Januari 2022)
- Pemimpin Cabang Khusus Jakarta (Mei 2017 – Desember 2017)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Komersial sejak 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HC/2022.

Served as Commercial Division Head since 2022 based on Directors Decree No. 0011/SK/DIR-HC/2022.

Periode Menjabat / Period of Service

31 Januari 2022 - saat ini
January 31, 2022 - currently

Jabatan Rangkap / Concurrent Position

-



TRIASTOTO HARDJANTO WIBOWO

Anggota Tetap tanpa Hak Suara
Permanent Member without Voting

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 13 November 1969, usia 53 tahun per Desember 2022
Born on November 13, 1969, 53 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994)
- Magister di bidang Manajemen dari Universitas Gadjah Mada (1996)

- Bachelor degree in Geological Engineering from Gadjah Mada University (1994)
- Masters in Management from Gadjah Mada University (1996)

Sertifikasi / Certification

BSMR Level 5

Pengalaman Kerja / Work Experience

- Pemimpin Divisi KPR & KKB (Februari 2021 – saat ini)
- Pemimipin Divisi Kredit Konsumer & Ritel (April 2016 – Februari 2021)

- KPR & KKB Division Head (February 2021 – present)
- Head of Consumer & Retail Credit Division (April 2016 – February 2021)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Served as KPR & KKB Division Head since 2021 based on Directors' Decree No. Directors' Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service

29 April 2016 - saat ini
April 29, 2016 - currently

Jabatan Rangkap / Concurrent Position

-



DENNY MULYADI

Anggota Tetap tanpa Hak Suara
Permanent Member without Voting

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 7 Juni 1968, Usia 54 tahun per Desember 2022
Born on June 7, 1968, 54 years old as of December 2022

Riwayat Pendidikan / Educational Background

Sarjana di bidang Akuntansi dari Universitas Garut (2000)
Bachelor in Accounting from Garut University (2000)

Sertifikasi / Certification

BSMR Level 4

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Kredit UMKM (Oktober 2018 – saat ini)
- CEO Regional 4 (April 2016 – Oktober 2018)
- Pemimpin Cabang Khusus Banten (Desember 2013 – Januari 2016)
- Head of MSME Credit Division (October 2018 – present)
- Regional CEO 4 (April 2016 – October 2018)
- Banten Special Branch Manager (December 2013 – January 2016)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Plt. Pemimpin Divisi Penyelamatan dan Penyelesaian Kredit sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0681/SK/DIR-HCA/2022.

Served as Head of the MSME Credit Division since 2018 based on Directors Decree No. 1135/SK/DIR-HC/2018. Served as Plt. Head of Credit Recovery and Settlement Division since 2022 based on Directors Decree No. 0681/SK/DIR-HCA/2022.

Periode Menjabat / Period of Service

10 Oktober 2018 - saat ini
October 10, 2018 - currently

Jabatan Rangkap / Concurrent Position

-



HERRY YANSON

Anggota Tetap tanpa Hak Suara
Permanent Member without Voting

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 10 Oktober 1968, usia 54 tahun per Desember 2022.
Born on October 10, 1968, 54 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Akuntansi dari Universitas Mercu Buana (1999).
- Magister di bidang Manajemen dari STIE IPWIJA (2003).
- Bachelor's degree in Accounting from Mercu Buana University (1999).
- Masters in Management from STIE IPWIJA (2003).

Sertifikasi / Certification
Manajemen Risiko
Risk Management

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Operasi (Agustus 2019 – saat ini)
- Pemimpin Divisi KPR & KKB (Desember 2018 – Agustus 2019)
- Pemimpin Divisi Administrasi Kredit dan Bisnis Legal (Agustus 2018 – Desember 2018)
- Head of Operations Division (August 2019 – present)
- KPR & KKB Division Head (December 2018 – August 2019)
- Head of Credit Administration and Legal Business Division (August 2018 – December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Operasi sejak Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Served as Head of Operations Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
5 Agustus 2019 - saat ini
August 5, 2019 - currently

Jabatan Rangkap / Concurrent Position
-

PELATIHAN ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

Pelatihan yang telah diikuti anggota komite selama tahun 2022 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE CREDIT POLICY COMMITTEE

The training that has been attended by committee members during 2022 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Yuddy Renaldi	Ketua merangkap sebagai anggota tetap dengan hak suara The chairperson also serves as a permanent member with voting rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Yogi Yatno	Sekretaris merangkap sebagai anggota tetap tanpa hak suara The secretary also serves as a permanent member without voting rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Hermawan Mulyana	Sekretaris Pengganti (Alternatif I) Alternate Secretary (First Alternate)	Webinar *Digital Leadership* Untuk Memperkuat Transformasi Digital Webinar on Digital Leadership to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Peluang dan Tantangan Implementasi *Blockchain* di Industri Jasa Keuangan Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry
		The Impact of Climate Change on Financing Aspect and Insurance Premium Based on Green Economy The Impact of Climate Change on Financing Aspects and Insurance Premium Based on Green Economy

Nama Name	Jabatan Position	Pelatihan Training
		Webinar - *The Impact of ESG on The Performance of Financial Services Industry* Webinar - The Impact of ESG on the Performance of Financial Services Industry
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Asep Dani Fadilah	Sekretaris Pengganti (Alternatif II) Alternate Secretary (Second Alternate)	Webinar FKDKP : Membangun Resiliensi Perbankan Dalam Menghadapi Tantangan di Tahun 2023 Webinar FKDKP: Building Banking Resilience in Facing Challenges in 2023
		Risk Beyond International Conference on Enterprise Risk Management 2022 dengan Tema Cultivating The Perception: Managing It or Being Drifted Away Risk Beyond International Conference on Enterprise Risk Management 2022 with Theme Cultivating the Perception: Managing It or Being Drifted Away
		Jurus Jitu Penerapan *Enterprise Risk Management* (ERM) Dalam Menghadapi Tantangan Pada Kondisi Eksternal yang Tidak Menentu Apt Steps to Implementing Enterprise Risk Management (ERM) in Facing Challenges during Uncertain Internal Conditions
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Governance Risk Management and Compliance Governance Risk Management and Compliance
		Evaluasi Kualitas *Governance*, *Risk* dan *Compliance* (GRC) dan Kontribusi BPD Dalam Pembangunan Daerah/Nasional Evaluation of the Quality of Governance, Risk and Compliance (GRC) and Contribution of BPD in Regional/National Development
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Suartini	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi Can be seen in the Training/Competency Improvement section for Directors
Nancy Adistyasari	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi Can be seen in the Training/Competency Improvement section for Directors
Tedi Setiawan	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi Can be seen in the Training/Competency Improvement section for Directors
Beny Riswandi	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	BPD *Leaders Refreshment Program* BPD Leaders Refreshment Program
		Webinar *Digital Leadership* Untuk Memperkuat Transformasi Digital Webinar on Digital Leadership to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Refreshment Manajemen Risiko Refreshment of Risk Management
		Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Batch 9 Implementation of Anti-Money Laundering and Counter-Terrorrism Funding (APU-PPT) Batch 9
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Galis Prasetya	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth

Nama Name	Jabatan Position	Pelatihan Training
		Pembekalan Pendidikan Dasar Perbankan Syariah (PDPS) Calon Pengurus bank **bjb** Syariah Training of Islamic Banking Basic Education (PDPS) for Prospective Management of bank **bjb** Syariah
		Peluang dan Tantangan Implementasi *Blockchain* Di Industri Jasa Keuangan Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry
		Webinar Tantangan dan Mitigasi Kejahatan Serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Webinar on Crime Challenges and Mitigation and Increasing Cybersecurity in the Financial Services Industry
		Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Batch 9 Implementation of Anti-Money Laundering and Counter-Terrorism Funding (AML-CFT) Batch 9
		Webinar - *The Impact of ESG on the Performance of Financial Services Industry* Webinar - The Impact of ESG on the Performance of the Financial Services Industry
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Yusuf Saadudin	Anggota Tetap Permanent Member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Rudy Purwadhi	Anggota Tetap Permanent Member	Webinar Digital *Leadership* Untuk Memperkuat Transformasi Digital Webinar on Digital Leadership to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Dicky Syahbandinata	Anggota Tetap Permanent Member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Mohammad Mufti	Anggota Tetap Permanent Member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) *Batch* 9 Implementation of Anti-Money Laundering and Counter-Terrorism Funding (AML-CFT) Batch 9.

Nama Name	Jabatan Position	Pelatihan Training
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent Member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Denny Mulyadi	Anggota Tetap Permanent member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Herry Yanson	Anggota Member	Pembekalan dan Ujian Sertifikasi Jenjang Kualifikasi SPPUR 6 Setelmen Transaksi Tresuri Debriefing and Examination of SPPUR Qualification Level Certification 6 Settlement of Treasury Transactions
		Webinar Digital Leadership untuk Memperkuat Transformasi Digital Digital Leadership Webinar to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem for Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem for Financial Growth
		Benchmarking Program Pembelajaran SESPIBANK (Sekolah Staf & Pimpinan Bank) Angkatan Ke-74 Benchmarking of the 74th Sespibank Learning Program (School of Bank Staff & Leaders).
		Klasikal SESPIBANK (Sekolah Staf & Pimpinan Bank) SESPIBANK Classical (Bank Staff & Management School)
		Refreshment Manajemen Risiko Risk Management Refreshment
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role Of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role Of Digitization

PERNYATAAN INDEPENDENSI KOMITE KEBIJAKAN PERKREDITAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF THE CREDIT POLICY COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan telah melaksanakan tugas dengan merumuskan kebijakan, mengawasi pelaksanaan kebijakan,

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee has carried out its duties by formulating policies, supervising the implementation of policies,

memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan. Selama tahun 2022, Komite Kebijakan Perkreditan telah melaksanakan 2 (dua) kali rapat dengan agenda sebagai berikut.

monitoring the progress and condition of the credit portfolio and providing suggestions for corrective steps. During 2022, the Credit Policy Committee has held 2 (two) meetings with the following agenda.

No.	Tanggal Date	Agenda Agendas
1	1 April 2022 April 1, 2022	- Usulan Perubahan Surat Keputusan Direksi tentang Ketentuan Stimulus Perekonomian Nasional Dampak Penyebaran Corona Virus Disease 2019 Pada Penyaluran Kredit bank **bjb** - Usulan Perubahan Surat Keputusan Komite Tentang Susunan Komite Kredit, Susunan Komite Restrukturisasi Kredit, Limit Kewenangan Memutus Kredit (LKMK) dan Limit Kewenangan Memutus Restrukturisasi Kredit - Proposing Amendment to the Decree of the Directors concerning Provisions for National Economic Stimulus Impacts for the Spread of Corona Virus Disease 2019 on the Distribution of bank **bjb** loans - Proposing Amendment to the Committee's Decision Letter concerning the Limit of Authority to Make Credit (LKMK) and the Limit of Authority to Decide on Credit Restructuring
2	30 Desember 2022 December 30, 2022	- Usulan Perubahan Surat Keputusan Komite tentang Limit Kewenangan Memutus Kredit (LKMK) dan Limit Kewenangan Memutus Restrukturisasi KreditTentang Susunan Komite Kredit, Susunan Komite Restrukturisasi Kredit, Limit Kewenangan Memutus Kredit (LKMK) dan Limit Kewenangan Memutus Restrukturisasi Kredit - Usulan Perubahan atas Surat Keputusan Direksi Tentang Kebijakan Perkreditan Bank - Proposing Amendment to the Committee's Decision Letter concerning the Limit of Authority to Make Credit (LKMK) and the Limit of Authority to Decide on Credit Restructuring concerning Composition of the Credit Committee, Composition of the Credit Restructuring Committee, Limit of Authority to Make Credit (LKMK) and Limit of Authority to Decide on Credit Restructuring - Proposing Amendment to the Decree of the Directors concerning Bank Credit Policies

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi bertugas menyusun rencana strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Perseroan, serta perumusan kebijakan dan prosedur Teknologi Informasi yang utama seperti kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Perseroan.

STRUKTUR DAN KEANGGOTAAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Sesuai dengan Surat Keputusan Direksi nomor 0404/SK/DIR-ITE/2020 tentang Pedoman Kerja Komite Pengarah Teknologi Informasi. Dengan struktur dan keanggotaan sebagai berikut:

Information Technology Steering Committee

The Information Technology Steering Committee had tasks in compiling an Information Technology Strategic Plan that was in line with the Company business strategic plan, as well as the formulation of main Information Technology policies and procedures such as Information Technologysafeguard policies and risk management related to the use of Information Technology in the Company.

STRUCTURE AND MEMBERSHIP OF INFORMATION TECHNOLOGY STEERING COMMITTEE

In accordance with the Decree of the Board of Directors number 0404/SK/DIR-ITE/2020 concerning Work Guidelines for the Information Technology Steering Committee. With the structure and membership as follows:

Jabatan Position	Diisi oleh Filled by
Ketua Chairperson	Direktur yang membidangi Teknologi Informasi Director in charge of Information Technology
Wakil Ketua Vice Chairperson	Direktur yang membidangi Manajemen Risiko Director in charge of Risk Management
Sekretaris Secretary	Pemimpin Divisi Teknologi Informasi Head of Information Technology Division

Jabatan Position	Diisi oleh Filled by
Anggota Permanen Permanent Member	Pemimpin Divisi Jaringan dan Layanan Pemimpin Divisi Operasional Pemimpin Divisi Pengendalian Keuangan Pemimpin Divisi Change Management Office Pemimpin Divisi Digital Transaction Banking Pemimpin Divisi Manajemen Risiko Head of Network Division and Services Head of Operations Division Head of Financial Control Division Head of Change Management Office Division Head of Digital Transaction Banking Division Head of Risk Management Division
Anggota Tidak Permanen Non-Permanent Members	Pemimpin Divisi dan Unit lainnya yang berkaitan dengan pembahasan agenda rapat Komite Heads of Divisions and other Units related to the discussion of Committee meeting agendas..

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE PENGARAH TEKNOLOGI INFORMASI

Tugas, wewenang dan tanggung jawab Komite Pengarah Teknologi Informasi adalah memberikan rekomendasi kepada Direksi yang paling kurang terkait dengan:

1. Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Bank. Dalam memberikan rekomendasi, Komite Pengarah Teknologi Informasi hendaknya memperhatikan faktor efisiensi, efektivitas serta hal-hal sebagai berikut:
   a. Rencana pelaksanaan (*roadmap*) untuk mencapai kebutuhan Teknologi Informasi yang mendukung strategi bisnis Bank. *Roadmap* terdiri dari kondisi saat ini (*current state*), kondisi yang ingin dicapai (*future state*) serta langkah-langkah yang akan dilakukan untuk mencapai *future state*;
   b. Sumber Daya yang dibutuhkan;
   c. Manfaat yang akan diperoleh saat rencana diterapkan;
   d. kendala yang mungkin timbul dalam penerapan *information technology strategic plan*.
2. Perumusan kebijakan teknologi informasi sebagaimana diatur pada arsitektur kebijakan dan prosedur.
3. Kesesuaian antara proyek teknologi informasi yang disetujui dengan *information technology strategic plan*, serta menetapkan setatus prioritas proyek teknologi operasional Bank.
4. Kesesuaian antara pelaksanaan proyek teknologi informasi dengan rencana proyek yang disepakati (*project charter*). Komite Pengarah teknologi informasi harus melengkapi rekomendasi dengan hasil analisis dari proyek Teknologi Informasi yang utama sehinga memungkinkan Direksi mengambil keputusan secara efisien.
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha.
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi pada sektor Teknologi Informasi.
7. Pemantauan atas kinerja Teknologi Informasi, dan upaya peningkatannya misalnya dengan mendeteksi keusangan Teknologi Informasi dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF INFORMATION TECHNOLOGY STEERING COMMITTEE

The task, authority and responsibility of the Director of the Information Technology Committee is to provide recommendations to the board o Directors as related to:

1. The Information Technology Strategic Plan which was in line with the strategic plan for the Bank's business activities. In providing recommendations, the Information Technology Steering Committee should pay attention to efficiency, effectiveness as well as the following:
   a. The implementation plan (roadmap) to achieve the need for Information Technology that supported the Bank's business strategy. The roadmap consisted of the current state, the future state and the steps that should be taken to achieve the future state;
   b. Resources required;
   c. The benefits that would be obtained when the plan was implemented;
   d. constraints that might arise in the application of the strategic information technology plan.
2. The formulation of Information Technology policies as stipulated in the policy architecture and procedures.
3. Conformity between the approved Information Technology project and the information technology strategic plan, as well as determining the priority status of the Bank's operational technology projects.
4. The conformity between the implementation of the Information Technology project and the agreed project plan (project charter). The Information Technology Steering Committee ad to complement its recommendations with analysis results from major Information Technology projects so as to enable the Directors to make decisions efficiently.
5. Conformity between Information Technology and the needs of management information systems as well as the needs of business activities.
6. The effectiveness of measures in minimizing the risk of investment in the Information Technology sector.
7. Monitoring the performance of Information Technology, and efforts to improve it, for example by detecting obsolescence of Information Technology and measuring the effectiveness and efficiency of implementing Information Technology security policies.

8. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan dan penyelenggara Teknologi Informasi secara efektif, efisien dan tepat waktu.
9. Kecukupan dan alokasi sumber daya yang dimiliki, dalam hal sumber daya yang dimiliki tidak memadai dan perseroan akan menggunakan jasa pihak lain dalam penyelenggaraan Teknologi Informasi maka Komite Pengarah Teknologi Informasi harus memastikan perseroan telah memiliki kebijakan dan prosedur yang dibutuhkan.

8. Efforts to resolve various problems related to Information Technology that cannot be resolved by the work unit for users and operators of Information Technology in an effective, efficient and timely manner.
9. Adequacy and allocation of resources owned, in the event that the resources owned are inadequate and the company will use the services of other parties in the implementation of Information Technology, the Information Technology Steering Committee must ensure that the company had the necessary policies and procedures.

PROFIL ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS



RIO LANASIER

Ketua
Chairman

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Tangerang pada tahun 1975, usia 47 tahun per Desember 2022.
Born in Tangerang in 1975, 47 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998).
- Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).
- Bachelor degree in Civil Engineering from Parahyangan Catholic University Bandung (1998).
- Master in Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2019).
Level 5 Risk Management Certification by LSPP (2019).

Pengalaman Kerja / Work Experience
- Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).
- Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).
- Director of Information Technology, Treasury & International Banking bank **bjb** (2019 - present).
- Director of Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.

Periode Menjabat / Period of Service
30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



CECEP TRISNA

Wakil Ketua
Vice Chairman

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1967, usia 55 tahun per Desember 2022.
Born in Bandung in 1967, 55 years old as of December 2022.

Riwayat Pendidikan / Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).
Bachelor of Science in Management from Padjadjaran University, Bandung (1990).

Sertifikasi / Certification
- Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019).
- Sertifikasi Manajemen Risiko oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020).
- Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020).
- Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).
- Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).
- Level 1 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019).
- Level 2 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019).
- Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019).
- Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020).
- Certification of Risk Management Strategy for Resilience in the Implementation of Risk Management During the COVID-19 Pandemic (2020).
- Executive Level 3 Compliance & AML Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).
- Compliance Executive Level Level 3 Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Pengalaman Kerja / Work Experience
- Direktur Kepatuhan bank **bjb** (2021 – saat ini).
- Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021).
- Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018).
- Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017).
- Bank **bjb** Compliance Director (2021 – present).
- Head of Compliance and AML-CFT Division (2018 - 2021).
- Leader of the bank **bjb** Employee Welfare Foundation (2017 - 2018).
- Head of Education and Training Division (2014 - 2017).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan Nomor 10 tanggal 06 April 2021.
Appointed as Director of bank **bjb** for the first time based on the Deed of the Annual GMS Number 10 dated April 06, 2021.

Periode Menjabat / Period of Service
6 April 2021 – saat ini (periode pertama).
April 6, 2021 – present (first period).

Jabatan Rangkap / Concurrent Position
-



ANTHONIUS SATRIYO WIBOWO

Sekretaris
Secretary

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 16 Oktober 1974, usia 48 tahun per Desember 2022
Born on October 16, 1974, 48 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana di bidang Teknik Sipil dari Universitas Katolik Parahyangan (1998)
Bachelor in Civil Engineering from Parahyangan Catholic University (1998)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh BSMR
Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience
Pemimpin Divisi Information Technology (Mei 2020 – saat ini)
Head of Information Technology Division (May 2020 – present)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0047/SK/DIRHCA/2020.
Served as Head of the Information Technology Division since 2020 based on Directors Decree No. 0047/SK/DIHRCA/2020.

Periode Menjabat / Period of Service
4 Mei 2020 - saat ini
May 4, 2020 - currently

Jabatan Rangkap / Concurrent Position
-



NUNUNG SUHARTINI

Anggota Permanen
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 21 Januari 1971, usia 51 tahun per Desember 2022.
Born on January 21, 1971, 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002).
- Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004).
- Bachelor's degree in HR Management from STIA LAN RI Bandung (2002).
- Masters in Marketing Management from Pasundan University, Bandung (2004).

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Jaringan & Layanan (Januari 2022 – saat ini)
- CEO Regional 3 (September 2019 – Januari 2022)
- Pemimpin Cabang Saharjo (Januari 2019 – September 2019)
- Head of Network & Services Division (January 2022 – present)
- Regional CEO 3 (September 2019 – January 2022)
- Saharjo Branch Manager (January 2019 – September 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022.
Served as Network & Service Division Head since 2022 based on Directors Decree No. 0011/SK/DIR-HCA/2022.

Periode Menjabat / Period of Service
31 Januari 2022 - saat ini
January 31, 2022 - currently

Jabatan Rangkap / Concurrent Position
-



HERRY YANSON

Anggota Permanen
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 10 Oktober 1968, usia 54 tahun per Desember 2022.
Born on October 10, 1968, 54 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Akuntansi dari Universitas Mercu Buana (1999).
- Magister di bidang Manajemen dari STIE IPWIJA (2003).

- Bachelor's degree in Accounting from Mercu Buana University (1999).
- Masters in Management from STIE IPWIJA (2003).

Sertifikasi / Certification

Manajemen Risiko
Risk Management

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Operasi (Agustus 2019 – saat ini)
- Pemimpin Divisi KPR & KKB (Desember 2018 – Agustus 2019)
- Pemimpin Divisi Administrasi Kredit dan Bisnis Legal (Agustus 2018 – Desember 2018)

- Head of Operations Division (August 2019 – present)
- KPR & KKB Division Head (December 2018 – August 2019)
- Head of Credit Administration and Legal Business Division (August 2018 – December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Operasi sejak Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Served as Head of Operations Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service

5 Agustus 2019 - saat ini
August 5, 2019 - currently

Jabatan Rangkap / Concurrent Position

-



MUHAMMAD ASADI BUDIMAN

Anggota Permanen
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 7 Juni 1981, Usia 41 tahun per Desember 2022.
Born on June 7, 1981, 41 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004)
- Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)

- Bachelor in Economics from Padjadjaran University (2004)
- Masters in Economics from Padjadjaran University (2009

Sertifikasi / Certification

- Certified International Merger and Azquisition (CIMA)
- Sertifikasi Manajemen Risiko Level 5
- Sertifikasi Treasury Dealer Tingkat Advance
- Certified Investor Relation

- Certified International Merger and Acquisition (CIMA)
- Level 5 Risk Management Certification
- Advance Level Treasury Dealer Certification
- Certified Investor Relations

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Pengendalian Keuangan (Februari 2020 – saat ini)
- Pemimpin Divisi Corporate Secretary (Oktober 2018 – Februari 2020)
- Pemimpin Divisi Trisuri (Desember 2017 – Oktober 2018)

- Head of Financial Control Division (February 2020 – present)
- Head of Corporate Secretary Division (October 2018 – February 2020)
- Head of the Treasury Division (December 2017 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0492/SK/DIR-HCA/2020.

Served as Head of the Financial Control Division since 2020 based on directors' decision letter No. 0492/SK/DIR-HCA/2020.

Periode Menjabat / Period of Service

3 Februari 2020 - saat ini
February 3, 2020 - currently

Jabatan Rangkap / Concurrent Position

-



RIKI ACHMAD NURDIN

Anggota Permanen
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 1 Maret 1973, usia 49 tahun per Desember 2022.
Born on March 1, 1973, 49 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Administrasi Negara dari Universitas Parahyangan Bandung (1997)
- Magister di bidang Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2000)
- Bachelor degree in Public Administration from Parahyangan University, Bandung (1997)
- Master in Marketing Management from Padjadjaran University, Bandung (2000)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 3 oleh BSMR
Level 3 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Change Management Office (Juni 2022 – saat ini)
- Executive Business Officer (Februari 2021 – Juni 2022)
- Pemimpin Cabang Cikarang (Agustus 2019 – Februari 2021)
- Head of Change Management Office Division (June 2022 – present)
- Executive Business Officer (February 2021 – June 2022)
- Cikarang Branch Manager (August 2019 – February 2021)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Change Management Office sejak 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/ DIR-HCA/2022
Served as Head of the Change Management Office Division since 2022 based on Directors Decree No. 0192/SK/ DIR-HCA/2022

Periode Menjabat / Period of Service
1 juni 2022 - saat ini
June 1, 2022 - currently

Jabatan Rangkap / Concurrent Position
-



ARFIANTO RAMADHIAN

Anggota Permanen
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 2 Oktober 1973, usia 49 tahun per Desember 2022.
Born on October 2, 1973, 49 years old as of December 2022.

Riwayat Pendidikan / Educational Background
Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma Jakarta (1996)
Bachelor in Informatics Management from Gunadarma University, Jakarta (1996)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh BSMR
Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Digital Banking (Februari 2021 – saat ini)
- Pemimpin Divisi Digital Banking & Transaction Banking (Juli 2019 – Februari 2021)
- Pemimpin Unit Electronic Banking & Product Development (April 2019 – Juli 2019)
- Head of Digital Banking Division (February 2021 – present)
- Head of Digital Banking & Transaction Banking Division (July 2019 – February 2021)
- Head of Electronic Banking & Product Development Unit (April 2019 – July 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Digital Banking sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Served as Head of the Digital Banking Division since 2019 based on Directors Decree No. 0871/SK/ DIR-HC/2019.

Periode Menjabat / Period of Service
1 Februari 2021 - saat ini
February 1, 2021 - currently

Jabatan Rangkap / Concurrent Position
-



ASEP DANI FADILAH

Anggota Permanen
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 1 Juni 1971 saat ini berusia 51 tahun per Desember 2022.
Born on June 1, 1971, currently 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

- Bachelor of Economics, STIE Kuningan in 2000
- Master of Management, STIE Ganesha in 2003

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301
Risk Management Certification Level 5 PECB ISO 37301

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Manajemen Risiko (Juli 2019 – saat ini)
- Pemimpin Divisi Hukum (Desember 2018 - Juli 2019)
- Pemimpin Divisi Manajemen Anak Perusahaan (Oktober 2018 - Desember 2018)

- Risk Management Division Head (July 2019 – present)
- Legal Division Head (December 2018 - July 2019)
- Head of Subsidiary Management Division (October 2018 - December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Served as Head of Risk Management Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
25 juli 2019 - saat ini
25 July 2019 - currently

Jabatan Rangkap / Concurrent Position
-

PELATIHAN ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

Pelatihan yang telah diikuti anggota komite selama tahun 2022 adalah sebagai berikut.

TRAINING FOR MEMBERS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The training that has been attended by committee members during 2022 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Rio Lanasier	Ketua Chairperson	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Cecep Trisna	Wakil Ketua Vice Chairperson	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Anthonius Satriyo Wibowo	Sekretaris Secretary	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization

Nama Name	Jabatan Position	Pelatihan Training
Nunung Suhartini	Anggota Permanen Permanent Member	Webinar Digital Leadership Untuk Memperkuat Transformasi Digital Digital Leadership Webinar to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem for Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem for Financial Growth
		Refreshment Manajemen Risiko Risk Management Refreshment
		Peluang dan Tantangan Implementasi *Blockchain* di Industri Jasa Keuangan Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry
		Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) *Batch* 9 Implementation of Batch 9 Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT).
		Bahasa Inggris *Conversation Class Course Private* (Tatap Muka Divisi Jaringan & Layanan) English Conversation Class Course Private (Network & Service Division Face to Face)
		Executive Workshop Tahun 2022 *Portfolio Optimization with The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization with The Role of Digitization
Herry Yanson	Anggota Permanen Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Commitee Training
Muhammad Asadi Budiman	Anggota Permanen Permanent Member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization
Riki Achmad Nurdin	Anggota Permanen Permanent Member	Webinar *Digital Leadership* Untuk Memperkuat Transformasi Digital Digital Leadership Webinar to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Webinar Tantangan dan Mitigasi Kejahatan Serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Webinar on Crime Challenges and Mitigation and Increasing Cybersecurity in the Financial Services Industry
		Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) *Batch* 9 Implementation of Batch 9 Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT).
		Webinar - *The Impact of ESG on The Performance of Financial Services Industry* Webinar - The Impact of ESG on The Performance of Financial Services Industry
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization
Arfianto Ramadhian	Anggota Permanen Permanent Member	*Spark Founders Summit* 2022 Spark Founders Summit 2022
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization

Nama Name	Jabatan Position	Pelatihan Training
Asep Dani Fadilah	Anggota Permanen Permanent Member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko Can be seen in the Risk Management Committee Training

PERNYATAAN INDEPENDENSI KOMITE PENGARAH TEKNOLOGI INFORMASI

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF INFORMATION TECHNOLOGY STEERING COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE PENGARAH TEKNOLOGI INFORMASI

Selama tahun 2022, Komite Pengarah Teknologi Informasi telah melaksanakan tugasnya melalui rapat yang diadakan sebanyak 2 (dua) kali dengan agenda pembahasan:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

During 2022, the Information Technology Steering Committee carried out its duties through 2 (two) meetings held with an agenda for discussing:

No	Tanggal Date	Agenda Agenda	
1	14 Maret 2022 March 14, 2022	· *Year* 2022: IT *Cyber Defence* · *Fraud Detection System* · IT *Publishing* · *Channeling* · *New* DRC *Site Activation* · IT *Resources* · ATM *Switching Project* · *Core Banking Strategy & License Renewal* · BI-FAST *Project* · *Budget Realization* · *Mobile Banking Tunning* · *Uptime Achievement* · IT *Project* 2022 · *Smart Mobile Banking* · IT *Strategic Plan* 2022-2025 · *On Boarding System* · *Cloud Capability* · Pengembangan QRIS	· Year 2022: IT Cyber Defence · Fraud Detection System · IT Publishing · Channeling · New DRC Site Activation · IT Resources · ATM Switching Project · Core Banking Strategy & License Renewal · BI-FAST Project · Budget Realization · Mobile Banking Tunning · Uptime Achievement · IT Project 2022 · Smart Mobile Banking · IT Strategic Plan 2022-2025 · On Boarding System · Cloud Capability · QRIS Development
2	11 Juli 2022 July 11, 2022	• Pembatalan Pembangunan DRC PWKT (Ex Arsip) • *Downtime Core Banking* • SDWAN *Transformation* • *Core Banking System License Extension* • *Core Banking System Upgrade* • IT *Strategic Plan* bank **bjb** • **bjb** *Digiloan Launching* • *Unlimited License Agreement Benefits* • *Data Loss Prevention Implementation* • Risiko Pada PC/Laptop di Jaringan Kantor bank **bjb** • *Progress* Pemenuhan Audit BI 2021 • *Budget Realization* • *Uptime Achievement* • *Smart Mobile Banking* • *On Boarding*	• PWKT DRC Development Cancellation (Ex Archive) • Downtime Core Banking • SDWAN Transformation • Core Banking System License Extension • Core Banking System Upgrade • IT Strategic Plan bank **bjb** • **bjb** Digiloan Launching • Unlimited License Agreement Benefits • Data Loss Prevention Implementation • Risks on PCs/Laptops in the bank **bjb** Office Network • BI Audit Fulfillment Progress 2021 • Budget Realization • Uptime Achievement • Smart Mobile Banking • On Boarding

Komite Manajemen Risiko Terintegrasi

Integrated Risk Management Committee

Berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, Komite Manajemen Risiko Terintegrasi dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko

Based on the Decree of the Directors of bank **bjb** No. 0823/SK/DIR-MRI/2021 dated December 28, 2021 regarding Guidelines for the Integrated Risk Management Committee, the Integrated Risk Management Committee in the risk management process methodology is tasked with developing a risk culture and setting direction for all activities that contained risks within the Financial Conglomerate. The Integrated Risk Management Committee

Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

process was specifically contained in the Integrated Risk Management Committee Charter.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO TERINTEGRASI

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari Direksi, Direktur dari masing-masing Lembaga Jasa Keuangan (LJK) dalam Konglomerasi Keuangan serta Para Pemimpin Divisi terkait yakni:

STRUCTURE AND MEMBERSHIP OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The composition of the membership of the Integrated Risk Management Committee consists of Directors, Directors from each Financial Services Institution in the Financial Conglomerate and the Heads of related Divisions namely:

Ketua Merangkap Anggota Tetap Chairperson concurrently as a permanent member	Direktur Entitas Utama yang membawahkan fungsi Manajemen Risiko Director of the Main Entity in charge of the Risk Management function
Sekretaris Merangkap Anggota Tetap Secretary Concurrently as Permanent Member	Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Manajemen Risiko Terintegrasi/Satuan Kerja Manajemen Risiko (SKMRT) Executive Officer of the Main Entity carrying out Integrated Risk Management Function/ Integrated Risk Management Unit (SKMRT)
Anggota Tetap Permanent member	- Direktur yang membawahkan fungsi manajemen risiko dari LJK dalam Konglomerasi Keuangan - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Audit Internal Terintegrasi - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Kepatuhan Terintegrasi - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pelaporan Keuangan - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pengelolaan Anak Perusahaan - Anggota SKMRT - Director in charge of the risk management function of LJK in the Financial Conglomerate - Executive Officer of the Main Entity carrying out the Integrated Internal Audit Function - Executive Officer of the Main Entity carrying out the Integrated Compliance Function - Executive Officer of the Main Entity carrying out the Financial Reporting Function - Executive Officers of the Main Entity carrying out the Management Functions of SKMRT Member Subsidiaries
Anggota Tidak Tetap Non-Permanent Members	- Perwakilan Direktur LJK dalam Konglomerasi Keuangan - Pejabat Eksekutif Entitas Utama di luar anggota tetap - Perwakilan anggota tetap Pejabat Eksekutif Entitas Utama - Director Representative of LJK in Financial Conglomerate - Executive Officer of the Main Entity other than permanent members - Permanent member representative of Executive Officer of the Main Entity

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO TERINTEGRASI

Tugas, wewenang dan tanggung jawab Komite Manajemen Risiko Terintegrasi (KMRT) sesuai Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi adalah untuk memberikan rekomendasi kepada Direksi Entitas Utama mengenai penerapan manajemen risiko terintegrasi paling kurang:

a. Penyusunan dan perbaikan Kebijakan Manajemen Risiko Terintegrasi; dan
b. Perbaikan atau penyempurnaan Kebijakan Manajemen Risiko Terintegrasi antara lain berupa penyempurnaan strategi dan kerangka Risiko berdasarkan hasil evaluasi pelaksanaan.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The duties, authorities and responsibilities of the Integrated Risk Management Committee (KMRT) in accordance with the Decree of the Directors of bank **bjb** number 0823/SK/DIR-MRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee are to provide recommendations to the Directors of the Main Entity regarding the implementation of management least risk:

a. Formulation and improvement of Integrated Risk Management Policy; and
b. Improvements or improvements to the Integrated Risk Management Policy include, among others, improvements to the Risk strategy and framework based on the results of the implementation evaluation.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

PROFILE OF MEMBERS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE



CECEP TRISNA

Ketua Merangkap Anggota Tetap
Chairman Concurrently as Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1967, usia 55 tahun per Desember 2022.
Born in Bandung in 1967, 55 years old as of December 2022.

Riwayat Pendidikan / Educational Background

Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).
Bachelor of Science in Management from Padjadjaran University Bandung (1990).

Sertifikasi / Certification

- Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019).
- Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019).
- Sertifikasi Manajemen Risiko oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020).
- Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020).
- Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).
- Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).

- Level 1 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019).
- Level 2 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019).
- Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019).
- Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020).
- Certification of Risk Management Strategy for Resilience in the Implementation of Risk Management During the COVID-19 Pandemic (2020).
- Executive Level 3 Compliance & AML Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).
- Compliance Executive Level Level 3 Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Pengalaman Kerja / Work Experience

- Direktur Kepatuhan bank **bjb** (2021 – saat ini).
- Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021).
- Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018).
- Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017).

- Bank **bjb** Compliance Director (2021 – present).
- Head of Compliance and AML-CFT Division (2018 - 2021).
- Leader of the bank **bjb** Employee Welfare Foundation (2017 - 2018).
- Head of Education and Training Division (2014 - 2017).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan Nomor 10 tanggal 06 April 2021.

Appointed as Director of bank **bjb** for the first time based on the Deed of the Annual GMS Number 10 dated April 06, 2021.

Periode Menjabat / Period of Service

6 April 2021 – saat ini (periode pertama).
April 6, 2021 – present (first period).

Jabatan Rangkap / Concurrent Position

-



ASEP DANI FADILAH

Sekretaris Merangkap Anggota Tetap
Secretary Concurrently as Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 1 Juni 1971 saat ini berusia 51 tahun per Desember 2022.
Born on June 1, 1971, currently 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

- Bachelor of Economics, STIE Kuningan in 2000
- Master of Management, STIE Ganesha in 2003

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301
Risk Management Certification Level 5 PECB ISO 37301

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Manajemen Risiko (Juli 2019 – saat ini)
- Pemimpin Divisi Hukum (Desember 2018 - Juli 2019)
- Pemimpin Divisi Manajemen Anak Perusahaan (Oktober 2018 - Desember 2018)

- Risk Management Division Head (July 2019 – present)
- Legal Division Head (December 2018 - July 2019)
- Head of Subsidiary Management Division (October 2018 - December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Served as Head of Risk Management Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service

25 Juli 2019 - saat ini
25 July 2019 - currently

Jabatan Rangkap / Concurrent Position

-



JOKO HARTONO KALISMAN

Anggota Tetap
Permanent Members

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Bandung, 25 Januari 1973/49 tahun per Desember 2022
Bandung, January 25, 1973/49 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana Akuntansi, Universitas Padjadjaran tahun 2002.
- Magister Manajemen, Universitas Padjadjaran tahun 2006.
- Doktor Manajemen, Universitas Padjadjaran tahun 2019.

- Bachelor of Accounting, Padjadjaran University in 2002.
- Master of Management, Padjadjaran University in 2006.
- Doctor of Management, Padjadjaran University in 2019.

Sertifikasi / Certification

- ISO 37301:2021 – Sistem Manajemen Kepatuhan
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

- ISO 37301:2021 – Compliance Management System
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti-Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- BSMR Level 5
- IIAP

Pengalaman Kerja / Work Experience

Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut:
- Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini
- Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018
- CEO Regional 5 sejak Mei 2017 hingga Oktober 2018
- Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017

Joined bank **bjb** since 1997 with the following position history:
- Leader of the Internal Audit Work Unit since December 2018 until now
- Head of KPR and KPB Division from October 2018 to December 2018
- Regional 5 CEO from May 2017 to October 2018
- Head of Bandung Main Branch Office from May 2016 to May 2017

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Satuan Kerja Audit Internal s berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Appointed as the Head of the Internal Audit Work Unit based on the Decree of the Board of Directors No. 1516/SK/DIR-HC/2018.

Periode Menjabat / Period of Service

26 Desember 2018 - saat ini
December 26, 2018 - currently

Jabatan Rangkap / Concurrent Position

-



DETYA SURYADANI

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Tangerang Selatan

Usia / Age

Ciamis, 29 Desember 1979, usia 43 Tahun Per Desember 2022
Ciamis, December 29, 1979, age 43 As of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Akuntansi dari Universitas Padjadjaran.
- Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung pada tahun 2009.
- Bachelor's degree in Accounting from Padjadjaran University.
- Masters in Business Administration from the Bandung Institute of Technology in 2009.

Sertifikasi / Certification

- PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan
- Sertifikasi Kepatuhan Level 2 oleh LSPP
- Sertifikasi Manajemenen Risiko Level 5 oleh BSMR
- PECB Certified ISO 37301 Lead Implementer of Compliance Management System
- Level 2 Compliance Certification by LSPP
- Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience

Bergabung di bank **bjb** sejak 2006 dengan riwayat jabatan antara lain:
- Divisi Kepatuhan & APU PPT (2021 - saat ini)
- CEO Regional 5 (Februari 2021 hingga 2 Agustus 2021)
- Pemimpin Unit Kebijakan dan Prosedur (2009 – 2021)
- Pemimpin Unit Produk, Sistem dan Prosedur sejak (2008 – 2009)

Joined bank **bjb** since 2006 with a history of positions including:
- Compliance & APU PPT Division (2021 - present)
- Regional 5 CEO (February 2021 to August 2, 2021)
- Head of Policy and Procedure Unit (2009 – 2021)
- Product, System and Procedure Unit Leader since (2008 – 2009)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Kepatuhan & APU-PPT sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.

Served as Head of the Compliance & AML-CFT Division since 2021 based on Directors Decree No. 0511/SK/DIR-HC/2021.

Periode Menjabat / Period of Service

2 Agustus 2021 - saat ini
August 2, 2021 - currently

Jabatan Rangkap / Concurrent Position

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MUHAMMAD ASADI BUDIMAN

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 7 Juni 1981, Usia 41 tahun per Desember 2022.
Born on June 7, 1981, 41 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004)
- Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)

- Bachelor in Economics from Padjadjaran University (2004)
- Masters in Economics from Padjadjaran University (2009

Sertifikasi / Certification
- Certified International Merger and Azquisition (CIMA)
- Sertifikasi Manajemen Risiko Level 5
- Sertifikasi Treasury Dealer Tingkat Advance
- Certified Investor Relation

- Certified International Merger and Acquisition (CIMA)
- Level 5 Risk Management Certification
- Advance Level Treasury Dealer Certification
- Certified Investor Relations

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Pengendalian Keuangan (Februari 2020 – saat ini)
- Pemimpin Divisi Corporate Secretary (Oktober 2018 – Februari 2020)
- Pemimpin Divisi Trisuri (Desember 2017 – Oktober 2018)

- Head of Financial Control Division (February 2020 – present)
- Head of Corporate Secretary Division (October 2018 – February 2020)
- Head of the Treasury Division (December 2017 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0492/SK/DIR-HCA/2020.

Served as Head of the Financial Control Division since 2020 based on directors' decision letter No. 0492/SK/DIR-HCA/2020.

Periode Menjabat / Period of Service

3 Februari 2020 - saat ini
February 3, 2020 - currently

Jabatan Rangkap / Concurrent Position

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ARIEF SETYAHADI

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 19 Agustus 1969, Usia 53 tahun per Desember 2022.
Born on August 19, 1969, 53 years old as of December 2022.

Riwayat Pendidikan / Educational Background
Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada (1992)
Bachelor in State Administration from Gadjah Mada University (1992)

Sertifikasi / Certification
Certified International Merger and Acquisition (CIMA)

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Manajemen Anak Perusahaan (Februari 2021 – saat ini)
- Pemimpin Divisi Penyelamatan & Penyelesaian Kredit (Februari 2020 – Februari 2021)
- CEO Regional 1 (Agustus 2019 – Februari 2020)

- Head of Subsidiary Management Division (February 2021 – present)
- Head of Credit Recovery & Settlement Division (February 2020 – February 2021)
- Regional CEO 1 (August 2019 – February 2020)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Served as Head of Subsidiary Management Division since 2021 based on Directors Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service

1 Februari 2019 - saat ini
February 1, 2019 - currently

Jabatan Rangkap / Concurrent Position

-

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

Pelatihan yang telah diikuti anggota komite selama tahun 2022 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The training that has been attended by committee members during 2022 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Cecep Trisna	Ketua Merangkap Anggota Tetap Chairperson and Permanent Member	Dapat dilihat pada bagian Profil Direksi It can be seen in the Board of Directors Profile section
Asep Dani Fadilah	Anggota Member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko Can be seen in the Risk Management Committee Training
Detya Suryadani	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko Can be seen in the Risk Management Committee Training
Muhammad Asadi Budiman	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi Can be seen in the Information Technology Streering Committee Training
Arif Setyahadi	Anggota Tetap Permanent member	Executive Program Cross Collaboration Executive Program Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop in 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop in 2022 Portfolio Optimization With The Role of Digitization

PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO TERINTEGRASI

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO TERINTEGRASI

Selama tahun 2022, Komite Manajemen Risiko Terintegrasi telah melaksanakan kegiatan di antaranya menyelenggarakan rapat sebanyak 1 (satu) kali dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

During 2022, the Integrated Risk Management Committee has carried out activities including holding 1 (one) meeting with the following agenda:

No.	Tanggal Date	Agenda Agendas
1	28 Juni 2022 June 28, 2022	· Penyampaian Laporan Profil Risiko Terintegrasi dan Konsolidasi · Penyampaian Laporan Kecukupan Permodalan Terintegrasi · Pembahasan *Risk Appetitte Statement* dan *Risk Tolerance* Konglomerasi · Submission of Integrated and Consolidated Risk Profile Reports · Submission of Integrated Capital Adequacy Report · Discussion of Risk Appetite Statement and Conglomerate Risk Tolerance

Assets and Liability Committee (ALCO)

ALCO dibentuk untuk membantu Direksi dalam menetapkan strategi terhadap pengendalian risiko likuidasi dan rentabilitas serta pengambilan keputusan manajemen dalam rangka pengelolaan *assets* dan *liability*.

Assets and Liability Committee (ALCO)

ALCO was formed to assist the Directors in determining strategies for controlling liquidation risk and profitability as well as making management decisions in the context of managing assets and liabilities.

STRUKTUR DAN KEANGGOTAAN ASSETS AND LIABILITY COMMITTEE (ALCO)

Struktur dan keanggotaan *Assets and Liabiliy Committee* (ALCO) berdasarkan Surat Keputusan Direksi Nomor 1312/SK/DIR-TRE/2019 Tentang Pedoman Kerja *Asset and Liability Committee* (ALCO) adalah sebagai berikut:

ASSETS AND LIABILITY COMMITTEE (ALCO) STRUCTURE AND MEMBERSHIP

The structure and membership of the Assets and Liability Committee (ALCO) based on the Decree of the Directors Number 1312/SK/DIR-TRE/2019 concerning the Asset and Liability Committee (ALCO) Work Guidelines were as follows

Susunan Arrangement	Diisi oleh Filled by
Ketua ALCO (Merangkat Anggota Tetap) Chairman of ALCO (Assign Permanent Members)	Direktur Utama President Director
Wakil Ketua ALCO (Merangkap Anggota Tetap) Vice Chairperson of ALCO (Concurrently as Permanent Member)	Direktur yang membidangi Treasury Direktur yang membidangi Keuangan dan/atau Manajemen Risiko Direktur yang membidangi Bisnis Perkreditan Direktur yang membidangi Bisnis Dana & Jasa Director in charge of Treasury Director in charge of Finance and/or Risk Management Director in charge of Credit Business Director in charge of Funds & Services Business
Sekretaris ALCO (Merangkat Anggota Tetap) ALCO Secretary (Assign Permanent Members)	Pemimpin Divisi Treasury Head of the Treasury Division
Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap) Secretary of ALCO Alternate I (Concurrently as Permanent Member)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap) Alco Secretary for Alternate II (Concurrently as Permanent Member)	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division
Anggota Tetap Permanent member	1. Direktur yang membidangi Operasional 2. SEVP Credit Risk 3. SEVP Bisnis 4. Pemimpin Divisi Kredit Konsumer & Ritel 5. Pemimpin Divisi Korporasi & Komersial 6. Pemimpin Divisi KPR & KKB 7. Pemimpin Divisi Kredit UMKM 8. Pemimpin Divisi Hubungan Kelembagaan 9. Pemimpin Divisi Dana & Jasa Konsumer 10. Pemimpin Divisi International Banking 11. Pemimpin Divisi Perencanaan Strategis 12. Pemimpin Divisi Jaringan & Layanan 13. Pemimpin Divisi Penyelamatan & Penyelesaian Kredit 1. Director in charge of Operations 2. SEVP Credit Risk 3. SEVP Business 4. Head of Consumer & Retail Credit Division 5. Head of Corporate & Commercial Division 6. Head of KPR & KKB Division 7. Head of the MSME Credit Division 8. Head of Institutional Relations Division 9. Head of Consumer Funds & Services Division 10. Head of the International Banking Division 11. Head of Strategic Planning Division 12. Head of Network & Services Division 13. Head of Credit Recovery & Settlement Division
Anggota Tidak Tetap Non-Permanent Members	Para Undangan Sesuai dengan materi pembahasan The Invitees According to the subject matter of the discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB ASSETS AND LIABILITY COMMITTEE (ALCO)

Tugas, wewenang dan tanggung jawab Asset and Liability Committee (ALCO) adalah sebagai berikut:

1. Bertanggung jawab atas pencapaian rentabilitas bank **bjb** sesuai dengan target keuntungan (laba), pertumbuhan neraca dan beberapa ukuran rentabilitas yang telah ditetapkan dalam anggaran.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE ASSETS AND LIABILITY COMMITTEE (ALCO)

The duties, powers and responsibilities of the Asset and Liability Committee (ALCO) were as follows:

1. Responsible for achieving bank **bjb** profitability in accordance with profit targets, balance sheet growth and several profitability measures that have been set in the budget.

2. Melakukan rapat secara berkala minimum sebulan sekali untuk menilai, merencanakan dan mengambil langkah berupa kebijakan dan *action plan* untuk mencapai target rencana kerja dan anggaran dengan realisasi yang terjadi serta usulan kemungkinan perubahan anggaran.
3. Merumuskan dan memutuskan *pricing strategy* yang meliputi:
   a. *Loan Pricing* (*Prime Lending Rate*, *Based Rate,* dan lainnya)
   b. *Deposit Pricing (Demand Deposit, Time Deposit,* dan lainnya*)*
   c. *Pricing Produk dan Jasa Bank Lainnya.*
4. Untuk penetapan tingkat suku bunga khusus Deposito (*Special Rate Deposito*) dan *Deposit On Call* (DOC), diberikan kewenangan kepada Pemimpin Divisi Tresuri dengan mempertimbangkan tingkat likuiditas dan persaingan bunga di pasar.
5. Melakukan rapat secara berkala untuk menilai, mengevaluasi *performance* Bank yang berkaitan dengan posisi *gap management*, batas maksimun pemberian kredit (BMPK) dan Posisi Devisa Netto (PDN).
6. Mengevaluasi posisi suku bunga bank **bjb** dan strategi bank **bjb** untuk memastikan bahwa hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga.
7. Me*review* secara periodik posisi likuiditas bank **bjb** dan merumuskan besarnya presentase likuiditas yang akan dipertahankan oleh bank **bjb**.
8. Me*review* secara periodik posisi alokasi penempatan dana bank **bjb** pada aktiva yang menghasilkan (*earning assets*) dan merumuskan pada alokasi dana pada *earning assets* yang optimal.
9. Me*review* secara periodik posisi sumber dana bank **bjb** dan merumuskan komposisi jenis-jenis sumber dana yang menghasilkan *cost of funds* yang optimal.
10. Me*review* secara periodik posisi dan *eksposure* penempatan dana di pasar uang antar bank **bjb** dengan menetapkan limit global besarnya aset bank **bjb** pada penempatan dana di pasar uang.
11. Me*review* dan merencanakan secara periodik posisi kualitas Portofolio perkreditan, juga menetapkan besarnya posisi *loan to deposit Ratio* (LDR) yang akan diambil bank **bjb**.
12. Melakukan pembahasan mengenai posisi permodalan bank **bjb** dalam upaya mencapai posisi *Capital Adequacy Ratio* yang ditentukan oleh Bank Indonesia dengan melaksanakan *capital planning* yang cermat.
13. Me*review* pembahasan/*review* mengenai posisi/alokasi dana pada penyertaan dan investasi Bank pada surat-surat berharga, serta pada jumlah yang optimal atas harta tetap dan inventaris kantor.
14. Me*review* deviasi antara hasil aktual dengan proyeksi anggaran dan rencana bisnis bank **bjb**.
15. Menyampaikan informasi kepada Direksi mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan bank **bjb**.
16. Melaksanakan rapat-rapat lainnya yang disyaratkan oleh perubahan-perubahan yang terjadi di pasar ataupun perubahan-perubahan dari segi regulasi pemerintah yang terjadi secara tiba-tiba.

2. Conducting regular meetings at least once a month to assess, plan and take steps in the form of policies and action plans to achieve the work plan and budget targets with the realization that occured as well as proposals for possible budget changes
.
3. Formulating and deciding on a pricing strategy which included:
   a. Loan Pricing (Prime Lending Rate, Based Rate, etc.)
   b. Deposit Pricing (Demand Deposit, Time Deposit, etc.)
   c. Pricing of Other Bank Products and Services.
4. Determining the special interest rates for Deposits (Special Rate Deposits) and Deposit On Call (DOC), the Head of the Treasury Division was given the authority to consider the level of liquidity and interest competition in the market.
5. Conducting regular meetings to assess, evaluating the Bank's performance related to gap management position, maximum lending limit (BMPK) and Net Open Position (PDN).
6. Evaluating bank **bjb** interest rate position and bank **bjb** strategy to ensure that the results of the Bank's risk taking position are consistent with the objectives of interest rate risk management.
7. Periodically reviewing the liquidity position of bank **bjb** and formulating the percentage of liquidity to be maintained by bank **bjb**.
8. Periodically reviewing the position of bank **bjb** fund placement allocation on earning assets and formulating the optimal allocation of funds on earning assets.
9. Periodically reviewing the position of bank **bjb** sources of funds and formulating the composition of the types of sources of funds that produce optimal cost of funds.
10. Periodically reviewing the position and exposure of fund placements on the interbank **bjb** money market by setting a global limit on the size of bank **bjb** assets on fund placements in the money market.
11. Reviewing and planning periodically the position of the quality of the credit portfolio, also determining the size of the loan to deposit Ratio (LDR) position to be taken by bank **bjb**.
12. Discussing the capital position of bank **bjb** in an effort to achieve the position of the Capital Adequacy Ratio determined by Bank Indonesia by carrying out careful capital planning.
13. Reviewing the discussion/review on the position/allocation of funds in the Bank's participation and investment in securities, as well as on the optimal amount of fixed assets and office inventory.
14. Reviewing the deviation between actual results with budget projections and bank **bjb** business plans.
15. Delivering information to the Directors regarding any developments in related provisions and regulations affecting bank **bjb** strategies and policies.
16. Carrying out other meetings required by changes occuring in the market or changes in terms of government regulations that occur suddenly.

PROFIL ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

PROFILE OF ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBERS



YUDDY RENALDI

Ketua ALCO (Merangkap Anggota Tetap)
Chairman of ALCO (Concurrenlty as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bogor pada tahun 1964, usia 58 tahun per Desember 2022.
Born in Bogor in 1964, 58 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990).
- Master bidang Manajemen dari STIE IPWI Jakarta (2000).
- Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990).
- Master in Management from STIE IPWI Jakarta (2000).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 Oleh IBI dan LSPP (2019).
Level 5 Risk Management Certification by IBI and LSPP (2019)..

Pengalaman Kerja / Work Experience
- Direktur Utama bank **bjb** (2019 – saat ini).
- Group Head Subsidiaries Management Bank Mandiri (2016 – 2017).
- Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019).
- Main Director of bank **bjb** (2019 – present)
- Bank Mandiri Subsidiaries Management Group Head (2016 – 2017).
- Senior Executive Vice President of Bank BNI Remedial & Recovery (2017-2019).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as Main Director of bank **bjb** for the first time based on Annual GMS No. 87 dated 30 April 2019, the amendments of which are stipulated based on Deed No. 42 dated 13 December 2019.

Periode Menjabat / Period of Service
30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



RIO LANASIER

Wakil Ketua ALCO (Merangkap Anggota Tetap)
Deputy Chairperson of ALCO (Concurrently as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Tangerang pada tahun 1975, usia 47 tahun per Desember 2022.
Born in Tangerang in 1975, 47 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998).
- Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).
- Bachelor degree in Civil Engineering from Parahyangan Catholic University Bandung (1998).
- Master in Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2019).
Level 5 Risk Management Certification by LSPP (2019).

Pengalaman Kerja / Work Experience
- Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).
- Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).
- Director of Information Technology, Treasury & International Banking bank **bjb** (2019 - present).
- Director of Treasury, Financial Institution, Funding & Fintech Solution (2016-2019).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya dite
Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stated

Periode Menjabat / Period of Service

30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position

-



NIA KANIA

Wakil Ketua ALCO (Merangkap Anggota Tetap)
Deputy Chairperson of ALCO (Concurrently as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.
Born in Bandung in 1966, 56 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990).
- Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020)

- Bachelor of Economics from Padjadjaran University, Bandung (1990).
- Master of Law from Padjadjaran University, Bandung (2020)

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).
Level 5 Risk Management Certification by LSPP (2020).

Pengalaman Kerja / Work Experience

- Direktur Keuangan bank **bjb** (2021 – saat ini).
- Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021).
- Direktur Keuangan bank **bjb** (2014-2018).
- Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014).
- Direktur Utama Dana Pensiun bank **bjb** (2013-2014).

- bank **bjb** Finance Director (2021 – present).
- bank **bjb** Director of Finance and Risk Management (2018 – 2021).
- bank **bjb** Finance Director (2014-2018).
- Bank **bjb** Network and Services Division Head (2014).
- Main Director of bank **bjb** Pension Fund (2013-2014).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.

Appointed as Director of bank bjb for the first time based on Deed of EGMS No. 221 December 19, 2014. Re-appointed based on the Deed of Annual GMS No. 105 dated 28 February 2018. Then reappointed based on Deed of Annual GMS No. 154 dated March 30, 2022.

Periode Menjabat / Period of Service

- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga).

- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – present (third period)

Jabatan Rangkap / Concurrent Position

-



SUARTINI

Wakil Ketua ALCO (Merangkap Anggota Tetap)
Deputy Chairperson of ALCO (Concurrently as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1968, usia 54 tahun per Desember 2022
Born in Bandung in 1968, 54 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).
Bachelor of Statistics from Padjadjaran University, Bandung (1993).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh IBI (2018).
Level 5 Risk Management Certification by IBI (2018).

Pengalaman Kerja / Work Experience
- Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).
- Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan UMKM bank **bjb** (2018).
- Direktur Konsumer dan Ritel bank **bjb** (2018).
- Direktur Komersial bank **bjb** (2014-2018).

- Director of Consumer & Retail bank **bjb** (2018 - present).
- Director of Consumer and Retail who carries out duties as Director of Commercial and MSME bank **bjb** (2018).
- Director of Consumer and Retail bank **bjb** (2018).
- Commercial Director of bank **bjb** (2014-2018).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.
Appointed as Director of bank **bjb** for the first time based on Deed of EGMS No. 221 December 19, 2014. Re-appointed based on the Deed of Annual GMS No. 105 dated 28 February 2018. Then reappointed based on Deed of Annual GMS No. 154 dated March 30, 2022.

Periode Menjabat / Period of Service
- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua).
- 30 Maret 2022 – saat ini (periode ketiga)
- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – Closing of the 2021 GMS (second period).
- March 30, 2022 – now (third period).

Jabatan Rangkap / Concurrent Position
-



NANCY ADISTYASARI

Wakil Ketua ALCO (Merangkap Anggota Tetap)
Deputy Chairperson of ALCO (Concurrently as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bojonegoro pada tahun 1981, usia 41 tahun per Desember 2022
Born in Bojonegoro in 1981, 41 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004)
Bachelor of Geophysics and Meteorology from Bandung Institute of Technology (2004)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).
Level 5 Risk Management Certification by LSPP (2020).

Pengalaman Kerja / Work Experience
- Direktur Komersial dan UMKM bank **bjb** (2020 – saat ini).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019).

- Commercial and MSME Director of bank **bjb** (2020 - present).
- Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Vice President of Sector Energy Department of Bank Mandiri Corporate Banking (2016 - 2019).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.
Appointed as Director of bank bjb for the first time based on Deed of Extraordinary GMS Number 03 dated 01 September 2020.

Periode Menjabat / Period of Service

1 September 2020 – saat ini
September 1, 2020 – currently

Jabatan Rangkap / Concurrent Position

-



HANA DARTIWAN

Sekretaris ALCO Merangkap Anggota Tetap)
Secretary of ALCO (Concurrently as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 23 Januari 1970, usia 52 tahun per Desember 2022
Born on January 23, 1970, 52 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Teknik dan Manajemen Industri dari Universitas Islam Bandung (1996)
- Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran (2009)

- Bachelor in Industrial Engineering and Management from Bandung Islamic University (1996)
- Masters in Financial Management from Padjadjaran University (2009)

Sertifikasi / Certification

- BSMR Level 5
- Treasury Dealer tingkat Advance
- Standar Profesi Dana Pensiun

- BSMR Level 5
- Treasury Dealer Advance level
- Pension Fund Professional Standards

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Treasury (Oktober 2018 – saat ini)
- Pemimpin Grup Manajemen Likuiditas & ALM (Mei 2018 – Oktober 2018
- Direktur Dana Pensiun (Agustus 2014 – Mei 2018)

- Treasury Division Head (October 2018 – present)
- Group Leader Liquidity Management & ALM (May 2018 – October 2018
- Pension Fund Director (August 2014 – May 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.

Appointed as Director of bank **bjb** for the first time based on Deed of Extraordinary GMS Number 03 dated 01 September 2020.

Periode Menjabat / Period of Service

8 Oktober 2018 - saat ini

October 8, 2018 - currently

Jabatan Rangkap / Concurrent Position

-



ASEP DANI FADILAH

Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap)
First Alternate Secretary of ALCO (Concurrently as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 1 Juni 1971 saat ini berusia 51 tahun per Desember 2022.
Born on June 1, 1971, currently 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

- Bachelor of Economics, STIE Kuningan in 2000
- Master of Management, STIE Ganesha in 2003

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301
Risk Management Certification Level 5 PECB ISO 37301

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Manajemen Risiko (Juli 2019 – saat ini)
- Pemimpin Divisi Hukum (Desember 2018 - Juli 2019)
- Pemimpin Divisi Manajemen Anak Perusahaan (Oktober 2018 - Desember 2018)

- Risk Management Division Head (July 2019 – present)
- Legal Division Head (December 2018 - July 2019)
- Head of Subsidiary Management Division (October 2018 - December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Served as Head of Risk Management Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
25 Juli 2019 - saat ini
25 July 2019 - currently

Jabatan Rangkap / Concurrent Position
-



MUHAMMAD ASADI BUDIMAN

Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap)
Second Alternate Secretary of ALCO (Concurrently as Permanent Member)

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 7 Juni 1981, Usia 41 tahun per Desember 2022.
Born on June 7, 1981, 41 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004)
- Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)

- Bachelor in Economics from Padjadjaran University (2004)
- Masters in Economics from Padjadjaran University (2009

Sertifikasi / Certification
- Certified International Merger and Azquisition (CIMA)
- Sertifikasi Manajemen Risiko Level 5
- Sertifikasi Treasury Dealer Tingkat Advance
- Certified Investor Relation

- Certified International Merger and Acquisition (CIMA)
- Level 5 Risk Management Certification
- Advance Level Treasury Dealer Certification
- Certified Investor Relations

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Pengendalian Keuangan (Februari 2020 – saat ini)
- Pemimpin Divisi Corporate Secretary (Oktober 2018 – Februari 2020)
- Pemimpin Divisi Trisuri (Desember 2017 – Oktober 2018)

- Head of Financial Control Division (February 2020 – present)
- Head of Corporate Secretary Division (October 2018 – February 2020)
- Head of the Treasury Division (December 2017 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0492/SK/DIR-HCA/2020.

Served as Head of the Financial Control Division since 2020 based on directors' decision letter No. 0492/SK/DIR-HCA/2020.

Periode Menjabat / Period of Service
3 Februari 2020 - saat ini
February 3, 2020 - currently

Jabatan Rangkap / Concurrent Position
-



TEDI SETIAWAN

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir di Bandung pada tahun 1966, usia 56 tahun per Desember 2022.
Born in Bandung in 1966, 56 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991).
- Master bidang Manajemen Keungan dari Universitas Pasundan Bandung (2017).
- Bachelor of State Administration from Parahyangan University, Bandung (1991).
- Master in Financial Management from Pasundan University, Bandung (2017).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5 oleh BSMR (2020).
Level 5 Risk Management Certification by BSMR (2020).

Pengalaman Kerja / Work Experience
- Direktur Operasional bank **bjb** (2019 – saat ini).
- Senior Executive Vice President Credit Risk bank **bjb** (2018-2019).
- Pemimpin Divisi Perencanaan Strategis bank **bjb** (2015-2018).
- Director of Operations bank **bjb** (2019 - present).
- Senior Executive Vice President Credit Risk bank **bjb** (2018-2019).
- Head of bank **bjb** Strategic Planning Division (2015-2018).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.
Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated 30 April 2019, the amendments of which are stipulated based on Deed No. 42 dated 13 December 2019.

Periode Menjabat / Period of Service
30 April 2019 – saat ini (periode pertama).
April 30, 2019 – currently (first period).

Jabatan Rangkap / Concurrent Position
-



GALIS PRASETYA

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 19 Maret 1971 usia 51 tahun per Desember 2022.
Born on March 19, 1971, 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999)
- Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005)
- Bachelor in Management from STIE YPKP Bandung (1999)
- Masters in Financial Management from STIE PERBANAS (2005)

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Senior Executive Vice President Credit Risk (Agustus 2019 – saat ini)
- CEO Regional 3 (April 2019 – Agustus 2019)
- CEO Regional 1 (Maret 2019 – April 2019
- Senior Executive Vice President Credit Risk (August 2019 – present)
- Regional CEO 3 (April 2019 – August 2019)
- CEO Regional 1 (March 2019 – April 2019

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Senior Executive Vice President Credit Risk since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
6 Agustus 2019 - saat ini
August 6, 2019 - currently

Jabatan Rangkap / Concurrent Position
-



BENY RISWANDI

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 26 April 1968 saat ini berusia 54 tahun per Desember 2022.
Born on April 26, 1968, currently 54 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000)
- Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009)
- Bachelor in Banking from Tirtayasa University, Banten (2000)
- Masters in Marketing Management from Padjadjaran University, Bandung (2009)

Sertifikasi / Certification

BSMR Level 5

Pengalaman Kerja / Work Experience

- Senior Executive Vice President Bisnis (Juli 2019 – saat ini)
- Senior Executive Vice President Komersial & UMKM (Oktober 2018 – Juli 2019)
- Senior Executive Vice President Korporasi & Komersial (November 2016 – Oktober 2018)
- Senior Executive Vice President of Business (July 2019 – present)
- Senior Executive Vice President Commerce & UMKM (October 2018 – July 2019)
- Senior Executive Vice President Corporate & Commercial (November 2016 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Served as Senior Executive Vice President of Business since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service

24 Juli 2019 - saat ini
July 24, 2019 - currently

Jabatan Rangkap / Concurrent Position

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YUSUF SAADUDIN

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 7 Juni 1973, Usia 49 tahun per Desember 2022
Born on June 7, 1973, 49 years old as of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999)
- Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015)
- Bachelor Degree in Accounting from Padjadjaran University (1999)
- Master in Economics and Business Law from Pasundan University, Bandung (2015)

Sertifikasi / Certification

BSMR level 5

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Kredit Konsumer (Februari 2021 – saat ini)
- Pemimipn Divisi KPR & KKB (Agustus 2019 – Februari 2021)
- Pemimpin Divisi Credit Risk (Mei 2017 – Agustus 2019)
- Head of Consumer Credit Division (February 2021 – present)
- Head of KPR & KKB Division (August 2019 – February 2021)
- Head of Credit Risk Division (May 2017 – August 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

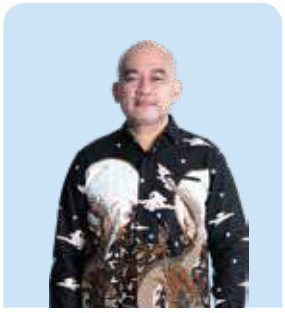
Served as Head of Consumer Credit Division since 2021 based on Directors Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service

1 Februari 2021 - saat ini
February 1, 2021 - currently

Jabatan Rangkap / Concurrent Position

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RUDY PURWADHI

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 25 Juni 1973, usia 49 tahun per Desember 2022
Born on June 25, 1973, 49 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)
Bachelor in Management from STIE STEMBI Bandung Mada (2014)

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini)
- CEO Regional 5 (Agustus 2019 – Februari 2021)
- Pemimpin Cabang Cikarang (April 2016 – Agustus 2019)
- Head of Retail Credit Division (February 2021 – present)
- Regional 5 CEO (August 2019 – February 2021)
- Cikarang Branch Manager (April 2016 – August 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.
Served as Head of Retail Credit Division since 2021 based on Directors Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service
1 Februari 2021 - saat ini
February 1, 2021 - currently

Jabatan Rangkap / Concurrent Position
-



DICKY SYAHBANDINATA

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 08 Juli 1980, usia 42 tahun per Desember 2022
Born on July 8, 1980, 42 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Akuntansi dari Universitas Langlangbuana Bandung (2005)
- Magister di bidang Keuangan Perbankan dari Universitas Padjadjaran (2009)
- Bachelor in Accounting from Langlangbuana University, Bandung (2005)
- Master in Banking Finance from Padjadjaran University (2009)

Sertifikasi / Certification
- SPPUR 6 Setelmen Pembayaran Transaksi Trade Finance
- BSMR Level 4
- SPPUR 6 Payment Settlement for Trade Finance Transactions
- BSMR Level 4

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Korporasi (Januari 2022 – saat ini)
- Pemimpin Divisi Korporasi & Komersial (Desember 2017 – Januari 2022)
- CEO Regional 2 (Mei 2017 – Desember 2017)
- Head of Corporate Division (January 2022 – present)
- Head of Corporate & Commercial Division (December 2017 – January 2022)
- Regional CEO 2 (May 2017 – December 2017)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Korporasi sejak 2022 berdasarkan Surat Keputusan Direksi No. 001/SK/DIR-HC/2022.
Served as Head of the Corporate Division since 2022 based on Directors Decree No. 001/SK/DIR-HC/2022.

Periode Menjabat / Period of Service
31 Januari 2022 - saat ini
January 31, 2022 - currently

Jabatan Rangkap / Concurrent Position
-



MOHAMMAD MUFTI

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 30 Oktober 1974, usia 48 tahun per Desember 2022
Born on October 30, 1974, 48 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana di bidang Teknik Sipil dari Universitas Trisakti Jakarta (1999)
Bachelor in Civil Engineering from Trisakti University, Jakarta (1999)

Sertifikasi / Certification
- International Certified Wealth Manager (CWM)
- BSMR level 4

- International Certified Wealth Manager (CWM)
- BSMR level 4

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Komersial (Januari 2022 – saat ini)
- CEO Regional 2 (Desember 2017 – Januari 2022)
- Pemimpin Cabang Khusus Jakarta (Mei 2017 – Desember 2017)

- Pemimpin Divisi Komersial (Januari 2022 – saat ini)
- CEO Regional 2 (Desember 2017 – Januari 2022)
- Pemimpin Cabang Khusus Jakarta (Mei 2017 – Desember 2017)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Komersial sejak 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HC/2022.

Served as Commercial Division Head since 2022 based on Directors Decree No. 0011/SK/DIR-HC/2022.

Periode Menjabat / Period of Service
31 Januari 2022 - saat ini
January 31, 2022 - currently

Jabatan Rangkap / Concurrent Position
-



TRIASTOTO HARDJANTO WIBOWO

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 13 November 1969, usia 53 tahun per Desember 2022
Born on November 13, 1969, 53 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994)
- Magister di bidang Manajemen dari Universitas Gadjah Mada (1996)

- Bachelor degree in Geological Engineering from Gadjah Mada University (1994)
- Masters in Management from Gadjah Mada University (1996)

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Pemimpin Divisi KPR & KKB (Februari 2021 – saat ini)
- Pemimipin Divisi Kredit Konsumer & Ritel (April 2016 – Februari 2021)

- KPR & KKB Division Head (February 2021 – present)
- Head of Consumer & Retail Credit Division (April 2016 – February 2021)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Served as KPR & KKB Division Head since 2021 based on Directors' Decree No. Directors' Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service
29 April 2016 - saat ini
April 29, 2016 - currently

Jabatan Rangkap / Concurrent Position
-



DENNY MULYADI

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 7 Juni 1968, Usia 54 tahun per Desember 2022
Born on June 7, 1968, 54 years old as of December 2022

Riwayat Pendidikan / Educational Background
Sarjana di bidang Akuntansi dari Universitas Garut (2000)
Bachelor in Accounting from Garut University (2000)

Sertifikasi / Certification
BSMR Level 4

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Kredit UMKM (Oktober 2018 – saat ini)
- CEO Regional 4 (April 2016 – Oktober 2018)
- Pemimpin Cabang Khusus Banten (Desember 2013 – Januari 2016)
- Head of MSME Credit Division (October 2018 – present)
- Regional CEO 4 (April 2016 – October 2018)
- Banten Special Branch Manager (December 2013 – January 2016)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Plt. Pemimpin Divisi Penyelamatan dan Penyelesaian Kredit sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0681/SK/DIR-HCA/2022.
Served as Head of the MSME Credit Division since 2018 based on Directors Decree No. 1135/SK/DIR-HC/2018. Served as Plt. Head of Credit Recovery and Settlement Division since 2022 based on Directors Decree No. 0681/SK/DIR-HCA/2022.

Periode Menjabat / Period of Service
10 Oktober 2018 - saat ini
October 10, 2018 - currently

Jabatan Rangkap / Concurrent Position
-



ISA ANWARI

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 13 September 1977, usia 45 tahun per Desember 2022
Born on September 13, 1977, 45 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Manajemen dari Universitas Widyatama (2000)
- Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran (2019)
- Bachelor in Management from Widyatama University (2000)
- Masters in Financial Management from Padjadjaran University (2019)

Sertifikasi / Certification
BSMR Level 4

Pengalaman Kerja / Work Experience
- Pemimipin Divisi Hubungan Kelembagaan (Juli 2019 – saat ini)
- Pemimpin Divisi institutional Banking (Oktober 2018 – Juli 2019)
- CEO Regional 1 (Mei 2015 – Oktober 2018)
- Head of Institutional Relations Division (July 2019 – present)
- Head of Institutional Banking Division (October 2018 – July 2019)
- Regional CEO 1 (May 2015 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan sejak 2019 berdasarkan Surat Keputusan Direksi 0871/SK/DIR-HC/2019.
Served as Head of Institutional Relations Division since 2019 based on Directors Decree 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
24 Juli 2019 - saat ini
July 24 2019 - currently

Jabatan Rangkap / Concurrent Position
Komisaris bank **bjb** Syariah
Commissioner of bank **bjb** Syariah



EDY KURNIAWAN SAPUTRA

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 10 Juli 1972, uusia 50 tahun per Desember 2022
Born on July 10, 1972, 50 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Manajemen dari STIE YAI Jakarta (1997)
- Magister di bidang Manajemen dari STIE IPWIJA (2003)
- Bachelor Degree in Management from STIE YAI Jakarta (1997)
- Master in Management from STIE IPWIJA (2003)

Sertifikasi / Certification
BSMR Level 2

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Dana & Jasa Konsumer (Juli 2022 – saat ini)
- CEO Regional 4 (Oktober 2018 – Juli 2022)
- Pemimpin Kantor Cabang Tangerang Selatan (Mei 2015 – Agustus 2018)
- Head of Consumer Funds & Services Division (July 2022 – present)
- Regional CEO 4 (October 2018 – July 2022)
- Head of South Tangerang Branch Office (May 2015 – August 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0322/SK/ DIR-HCA/2022.
Served as Head of Consumer Funds & Services Division since 2022 based on Directors Decree No. 0322/SK/ DIR-HCA/2022.

Periode Menjabat / Period of Service
15 Juli 2022 - saat ini
July 15, 2022 - currently

Jabatan Rangkap / Concurrent Position
-



HAKIM PUTRATAMA

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 15 Oktober 1976, usia 46 tahun per Desember 2022
Born on October 15, 1976, 46 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Ilmu Hubungan Internasional dari Universitas Padjadjaran (1998)
- Magister di bidang International Business dari Aston University (2001)
- Bachelor in International Relations from Padjadjaran University (1998)
- Masters in International Business from Aston University (2001)

Sertifikasi / Certification
Sertifikasi Jenjang Kualifikasi SPPUR 6 Setelmen Pembayaran Transaksi Trade Finance
SPPUR Qualification Level Certification 6 Settlement of Trade Finance Transaction Payments

Pengalaman Kerja / Work Experience
- Pemimpin Divisi International & Transactional Banking (Mei 2022 – saat ini)
- Pemimpin Divisi Dana & Jasa Konsumer (Oktober 2018 – Mei 2022)
- Pemimpin Divisi Corporate Secretary (Mei 2015 – Oktober 2018)
- International & Transactional Banking Division Head (May 2022 – present)
- Head of Consumer Funds & Services Division (October 2018 – May 2022)
- Head of Corporate Secretary Division (May 2015 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HC/2022.
Served as Head of International & Transaction Banking Division since 2022 based on Directors Decree No. 0192/SK/DIR-HC/2022.

Periode Menjabat / Period of Service
31 Mei 2022 - saat ini
May 31, 2022 - currently

Jabatan Rangkap / Concurrent Position
-



AGUS KURNIAWAN

Anggota Tetap
Permanent Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 20 Agustus 1967, usia 55 tahun per Desember 2022
Born on August 20, 1967, 55 years old as of December 2022

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Akuntansi dari Universitas Islam Nusantara (1996)
- Magister di bidang Hukum dari Universitas Padjadjaran (2004)
- Magister bidang Manajemen dari STIE Ekuitas (2016)
- Doktor di bidang Manajemen dari Universitas Pendidikan Indonesia Bandung (2022)

- Bachelor degree in Accounting from Nusantara Islam University (1996)
- Masters in Law from Padjadjaran University (2004)
- Master in Management from STIE Ekuitas (2016)
- Doctorate in Management from the Indonesian University of Education in Bandung (2022)

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Perencanaan Strategis (Oktober 2018 – saat ini)
- Pemimpin Divisi KPR & KKB (Mei 2015 – Oktober 2018)
- Pemimpin Kantor Wilayah 4 (Februari 2014 – Mei 2015)

- Head of Strategic Planning Division (October 2018 – present)
- Head of KPR & KKB Division (May 2015 – October 2018)
- Head of Regional Office 4 (February 2014 – May 2015)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.
Served as Head of the Strategic Planning Division since 2018 based on Directors Decree No. 1135/SK/DIR-HC/2018.

Periode Menjabat / Period of Service
15 Oktober 2018 - saat ini
October 15, 2018 - currently

Jabatan Rangkap / Concurrent Position
-



NUNUNG SUHARTINI

Anggota
Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 21 Januari 1971 , usia 51 tahun per Desember 2022.
Born on January 21, 1971, 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002).
- Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004).

- Bachelor's degree in HR Management from STIA LAN RI Bandung (2002).
- Masters in Marketing Management from Pasundan University, Bandung (2004).

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Jaringan & Layanan (Januari 2022 – saat ini)
- CEO Regional 3 (September 2019 – Januari 2022)
- Pemimpin Cabang Saharjo (Januari 2019 – September 2019)

- Head of Network & Services Division (January 2022 – present)
- Regional CEO 3 (September 2019 – January 2022)
- Saharjo Branch Manager (January 2019 – September 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022.
Served as Network & Service Division Head since 2022 based on Directors Decree No. 0011/SK/DIR-HCA/2022.

Periode Menjabat / Period of Service
31 Januari 2022 - saat ini
January 31, 2022 - currently

Jabatan Rangkap / Concurrent Position
-

PELATIHAN ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

Pelatihan yang telah diikuti anggota komite selama tahun 2022 adalah sebagai berikut.

ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBER TRAINING

The training that has been attended by committee members during 2022 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Yuddy Renaldi	Ketua ALCO (Merangkap Anggota Tetap) Chairman of ALCO (Concurrenlty as Permanent Member)	Profil dapat dilihat pada bagian Profil Direksi Profiles can be seen in the Board of Directors Profile section
Rio Lanasier	Wakil Ketua ALCO (Merangkap Anggota Tetap) Deputy Chairperson of ALCO (Concurrently as Permanent Member)	Profil dapat dilihat pada bagian Profil Direksi Profiles can be seen in the Board of Directors Profile section
Nia Kania	Wakil Ketua ALCO (Merangkap Anggota Tetap) Deputy Chairperson of ALCO (Concurrently as Permanent Member)	Profil dapat dilihat pada bagian Profil Direksi Profiles can be seen in the Board of Directors Profile section
Suartini	Wakil Ketua ALCO (Merangkap Anggota Tetap) Deputy Chairperson of ALCO (Concurrently as Permanent Member)	Profil dapat dilihat pada bagian Profil Direksi Profiles can be seen in the Board of Directors Profile section
Nancy Adistyasari	Wakil Ketua ALCO (Merangkap Anggota Tetap) Deputy Chairperson of ALCO (Concurrently as Permanent Member)	Profil dapat dilihat pada bagian Profil Direksi Profiles can be seen in the Board of Directors Profile section
Hana Dartiwan	Sekretaris ALCO Merangkap Anggota Tetap) Secretary of ALCO (Concurrently as Permanent Member)	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Tahun 2022 Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Tahun 2022 Portfolio Optimization With The Role of Digitization
Asep Dani Fadilah	Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap) I First Alternate Secretary of ALCO (Concurrently as Permanent Member)	Dapat dilihat pada Pelatihan Komite Manajemen Risiko Can be seen in the Risk Management Committee Training
Muhammad Asadi Budiman	Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap) Second Alternate Secretary of ALCO (Concurrently as Permanent Member)	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi Can be seen in the Information Technology Steering Committee Training
Tedi Setiawan	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Galis Prasetya	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Beny Riswandi	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Yusuf Saadudin	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Rudy Purwadhi	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Dicky Syahbandinata	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Mohammad Mufti	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training

Nama Name	Jabatan Position	Pelatihan Training
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Denny Mulyadi	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Isa Anwari	Anggota Tetap Permanent member	Webinar Digital *Leadership* Untuk Memperkuat Transformasi Digital Webinar on Digital Leadership to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem For Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Edy Kurniawan Saputra	Anggota Tetap Permanent Member	Kolaborasi Digitalisasi BPD Seluruh Indonesia Dalam Mendukung Program Layanan Keuangan Digital Collaboration on the Digitalization of BPDs throughout Indonesia in Supporting the Digital Financial Services Program
		Webinar Digital *Leadership* Untuk Memperkuat Transformasi Digital Webinar on Digital Leadership to Strengthen Digital Transformation
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) *Batch* 9 Implementation of Anti-Money Laundering and Counter-Terrorrism Funding (AML-CFT) Batch 9
		Webinar Dari Bank *Hybrid* Menuju Bank Digital Webinar on From Hybrid Bank Towards Digital Bank
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Hakim Putratama	Anggota Tetap Permanent Member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Agus Kurniawan	Anggota Tetap Permanent Member	Kolaborasi Digitalisasi BPD Seluruh Indonesia Dalam Mendukung Program Layanan Keuangan Digital Collaboration on the Digitalization of BPDs throughout Indonesia in Supporting the Digital Financial Services Program
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Webinar Tantangan dan Mitigasi Kejahatan Serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Webinar on Challenges and Mitigation of Crimes and Increasing Cybersecurity in the Financial Services Industry
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Yogy Yatno	Anggota Tetap Permanent Member	Dapat dilihat pada Pelatihan Komite Pengarah Teknolodi Informasi Can be seen in the Information Technology Steering Committee Training

Nama Name	Jabatan Position	Pelatihan Training
Denny Mulyadi	Anggota Tetap Permanent Member	*Executive Program: Cross Collaboration* Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization

PERNYATAAN INDEPENDENSI ASSETS AND LIABILITY COMMITTEE (ALCO)

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF ASSETS AND LIABILITY COMMITTEE (ALCO)

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS ASSETS AND LIABILITY COMMITTEE (ALCO)

Selama tahun 2022, ALCO telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 15 kali. Adapun agenda pembahasan rapat ALCO adalah sebagai berikut.

MEETINGS AND IMPLEMENTATION OF ASSETS AND LIABILITY COMMITTEE (ALCO) TASKS

During 2022, ALCO has carried out its duties through 15 meetings. The discussion agenda for the ALCO meeting is as follows.

No	Tanggal Date	Agenda Agendas
1	24 Januari 2022 January 24, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Penambahan *Term Loan Funding* Bank Danamon Proposing the Addition of Bank Danamon's Term Loan Funding
		Usulan Penetapan Kupon EBUS BP-Tapera Proposing the Establishment of BP-Tapera EBUS Coupons
		Usulan KPR MLT BPJS-TK Proposing for Home Ownership Credit (KPR) Benefit Additional Services (MLT) from Employees Social Security System (BPJS-TK)
		Usulan Penetapan Tingkat Suku Bunga Produk **bjb** KPPB *Grace Period* Proposing the Interest Rate Determination for **bjb** KPPB Grace Period Products
		Register *Special Rate* Deposito Register Special Rate Deposit
2	14 Februari 2022 February 14, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Roll Over Term Loan* ICBC Proposing Roll Over Term Loan ICBC
3	21 Februari 2022 February 21, 2022	Kondisi Likuiditas bank **bjb** Liquidity Conditions of bank **bjb**
		Usulan Suku Bunga Kredit Program Daerah - Pinjaman Dana Bergulir Kabupaten Bandung Proposing the Regional Program Loan Interest Rate - Bandung Regency Revolving Fund Loan
4	15 Maret 2022 March 15, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Suku Bunga *Repricing Term Loan* Bank Danamon Proposing of Bank Danamon's Repricing Term Loan Interest Rate
		Usulan Suku Bunga *Term Loan* BCA Proposing BCA's Term Loan Interest Rate

No	Tanggal Date	Agenda Agendas
		Usulan Pendelegasian Kewenangan Memutus *Fee* Pengelolaan atas Penyaluran Kredit Ritel Pola *Channeling* dan Pembelian Piutang Proposing for Delegation of Authority to Decide Management Fees for Channeling Retail Credit Patterns and Receivable Purchases
		Usulan Program *Marketing* Membumi Tahap III Proposing the Grounded Marketing Program Stage III
5	18 April 2022 April 18, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Penyesuaian Kewenangan Tingkat Suku Bunga Kredit Konsumer Proposing the Adjustment of the Interest Rate Authority for Consumer Credit
		Register *Special Rate* Deposito Register Special Rate Deposit
6	21 April 2022 April 21, 2022	Usulan Penentuan Kisaran Kupon Obligasi *Subdebt* Proposing the Determination of Sub debt Bond Coupon Ranges
		Register *Special Rate* Deposito Register Special Rate Deposito
7	12 Mei 2022 May 12, 2022	Usulan Penentuan Kupon Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Proposing the Determination of Sustainable Subordinated Bond Coupon of bank **bjb** Phase II 2022
8	17 Juni 2022 June 17, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposing Bank Danamon's Repricing Term Loan
		Register *Special Rate* Deposito Register Special Rate Deposit
9	18 Juli 2022 July 18, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Penetapan *Rate* Deposito Valas *non* USD Proposing the Determination of Non-USD Forex Deposit Rates
		Register *Counter Rate* Deposito Register Counter Rate Deposit
10	18 Agustus 2022 August 18, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Penyesuaian Bunga *Counter* Giro Kasda Proposing Adjustment of Regional Cash Counter Interest
		Register *Special Rate* Deposito Register Special Rate Deposit
11	19 September 2022 September 19, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Term Loan* Bank DK Proposing Bank DKI's Term Loan
		Tingkat Suku Bunga Pembelian Piutang (PT MNC Finance) Receivable Purchase Interest Rate (PT MNC Finance)
		Register *Counter Rate* Deposito Valas & *Special Rate* Deposito IDR Foreign Currency Deposit Counter Rate Register & IDR Deposit Special Rate
12	27 September 2022 September 27, 2022	Kondisi Likuiditas bank **bjb** Liquidity Conditions of bank **bjb**
		Usulan *Term Loan* Bank Danamon Proposing Bank Danamon's Term Loan
		Tingkat Suku Bunga Program Marketing "Membumi" Tahap 5 Interest Rates of "Grounded" Marketing Program Stage 5
		Register *Special Rate* Deposito IDR Register Special Rate Deposit IDR
13	10 Oktober 2022 October 10, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Term Loan* Bank BCA Proposing Bank BCA's Term Loan

No	Tanggal Date	Agenda Agendas
		Register *Special Rate* Deposito IDR Register Special Rate Deposit IDR
14	16 November 2022 November 16, 2022	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Register *Special Rate* Deposito IDR Register Special Rate Deposit IDR
15	20 Desember 2022 December 20, 2022	Kondisi Likuiditas bank **bjb** Liquidity Conditions of bank **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposing Bank Danamon's Repricing Term Loan
		Penetapan *Counter Rate Fee* dalam Jasa Kesindikasian Determination of Counter Rate Fee in Syndication Services
		Usulan Penghapusan Bunga, Provisi, Administrasi, Denda dan *Commitment Fee* Produk **bjb** Kartu Kredit Pemerintah Domestik (KPPD) Proposing Eliminate Interest, Provisions, Administration, Fines and Commitment Fee for **bjb** Domestic Government Credit Card (KPPD) Products
		Register *Special Rate* Deposito IDR Register Special Rate Deposit IDR

Komite Risiko Permodalan

Dalam rangka upaya mengoptimalkan struktur neraca dengan tujuan memberikan keuntungan maksimal dengan mengelola likuiditas, Perseroan telah membentuk dan menetapkan komite di bawah Direksi sebagaimana tertuang dalam Struktur Organisasi Bank, salah satunya adalah Komite Risiko Permodalan.

STRUKTUR DAN KEANGGOTAAN KOMITE RISIKO PERMODALAN

Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0567/SK/DIR-MAP/2020 tentang Pedoman Kerja Komite Risiko Permodalan tanggal 7 September 2020 adalah sebagai berikut:

Capital Risk Committee

In an effort to optimize the balance sheet structure with the aim of providing maximum benefits by managing liquidity, the Bank has formed and appointed a committee under the Directors as stated in the Bank's Organizational Structure, one of which is the Capital Risk Committee.

CAPITAL RISK COMMITTEE'S STRUCTURE AND MEMBERSHIP

Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten Number 0567/SK/DIR-MAP/2020 concerning Working Guidelines for the Capital Risk Committee dated September 7, 2020 is as follows:

Susunan Arrangement	Diisi oleh Filled by
Ketua I Chairman I	Pemimpin Divisi Manajemen Anak Perusahaan Head of Subsidiary Management Division
Ketua II Chairman II	SEVP Bisnis SEVP Business
Ketua III Chairman III	SEVP Credit Risk SEVP Credit Risk
Sekretaris Secretary	Pemimpin Group Anak Perusahaan Head of Subsidiary Group
Anggota Member	1. Pemimpin Divisi Pengendalian Keuangan. 2. Pemimpin Divisi Hukum 3. Pemimpin Unit Kerja Bisnis 4. Pemimpin Divisi Manajemen Risiko 5. Pemimpin Divisi Kepatuhan dan APU-PPT 6. Pemimpin Unit Kerja terkait dengan pembahasan 1. Head of the Financial Control Division. 2. Head of the Legal Division 3. Head of Business Work Unit 4. Head of Risk Management Division 5. Head of Compliance and AML-CFT Division 6. Head of Work Unit related to the discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE RISIKO PERMODALAN

Tugas, wewenang dan tanggung jawab Komite Risiko Permodalan adalah sebagai berikut:

1. Menetapkan strategi dan batasan pengelolaan Perusahaan Anak dan Perusahaan Afiliasi.
2. Menyusun rekomendasi dan persetujuan rencana Penyertaan Modal Perusahaan Anak dan perusahaan afiliasi termasuk tambahan Penyertaan Modal/Divestasi dengan ketentuan dalam hal penyertaan atau pelepasan modal tersebut berakibat pada berubahnya pengendalian di Perusahaan Anak menjadi kewenangan Rapat Direksi.
3. Membahas dan merekomendasikan remunerasi (antara lain gaji, honorarium tunjangan dan fasilitas) anggota Direksi dan Dewan Komisaris Perusahaan Anak berdasarkan usulan dari pihak yang membidangi remunerasi dan nominasi di Perusahaan Anak untuk diputuskan dalam RUPS Perusahaan Anak.
4. Membahas dan merekomendasikan pencalonan/nominasi anggota Direksi dan/atau Dewan Komisaris Perusahaan Anak dan Afiliasi termasuk perusahaan yang berada di bawah kendali Perusahaan Anak yang berasal dari internal atau eksternal Bank untuk diajukan dalam Rapat Direksi.
5. Membahas dan merekomendasikan agenda Rapat Umum Pemegang Saham (RUPS) Perusahaan Anak yang memerlukan keputusan Perseroan sebagai Pemegang Saham.
6. Merumuskan dan membahas potensi sinergi bisnis yang dapat tercipta antara Perusahaan Induk dengan Konglomerasi Keuangan Bank.

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF CAPITAL RISK COMMITTEE

The duties, powers and responsibilities of the Capital Risk Committee are as follows:

1. Establishing strategies and boundaries for the management of Subsidiaries and Affiliated Companies.
2. Preparing recommendations and approving plans for equity participation in subsidiaries and affiliated companies, including additional equity participation/divestments, provided that such participation or disposal of capital results in changes in control in the Subsidiary Company to become the authority of the Directors Meeting.
3. Discussing and recommending remuneration (including salaries, allowances and facilities) for the members of the Directors and the Board of Commissioners of the Subsidiary based on recommendations from parties in charge of remuneration and nominations in the Subsidiary to be decided in the GMS of the Subsidiary.
4. Discussing and recommendinng the nomination of members of the Directors and/ or Board of Commissioners of Subsidiaries and Affiliates, including companies under the control of Subsidiaries, originating from internal or external to the Bank to be proposed in the Directors Meeting.
5. Discussing and recommending the agenda of the Subsidiary's General Meeting of Shareholders (GMS) which require a decision by the Bank as a Shareholder.
6. Formulating and discussing potential business synergies that can be created between the Parent Company and the Bank's Financial Conglomerates.

PROFIL ANGGOTA KOMITE RISIKO PERMODALAN

PROFILE OF MEMBERS OF THE CAPITAL RISK COMMITTEE



ARIEF SETYAHADI

Ketua I
First Chairman

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 19 Agustus 1969, Usia 53 tahun per Desember 2022.
Born on August 19, 1969, 53 years old as of December 2022.

Riwayat Pendidikan / Educational Background
Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada (1992)
Bachelor in State Administration from Gadjah Mada University (1992)

Sertifikasi / Certification
Certified International Merger and Acquisition (CIMA)

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Manajemen Anak Perusahaan (Februari 2021 – saat ini)
- Pemimpin Divisi Penyelamatan & Penyelesaian Kredit (Februari 2020 – Februari 2021)
- CEO Regional 1 (Agustus 2019 – Februari 2020)
- Head of Subsidiary Management Division (February 2021 – present)
- Head of Credit Recovery & Settlement Division (February 2020 – February 2021)
- Regional CEO 1 (August 2019 – February 2020)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.
Served as Head of Subsidiary Management Division since 2021 based on Directors Decree No. 0039/SK/DIR-HC/2021.

Periode Menjabat / Period of Service
1 Februari 2019 - saat ini
February 1, 2019 - currently

Jabatan Rangkap / Concurrent Position
-



BENY RISWANDI

Ketua II
Second Chairman

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 26 April 1968 saat ini berusia 54 tahun per Desember 2022.
Born on April 26, 1968, currently 54 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000)
- Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009)
- Bachelor in Banking from Tirtayasa University, Banten (2000)
- Masters in Marketing Management from Padjadjaran University, Bandung (2009)

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Senior Executive Vice President Bisnis (Juli 2019 – saat ini)
- Senior Executive Vice President Komersial & UMKM (Oktober 2018 – Juli 2019)
- Senior Executive Vice President Korporasi & Komersial (November 2016 – Oktober 2018)
- Senior Executive Vice President of Business (July 2019 – present)
- Senior Executive Vice President Commerce & UMKM (October 2018 – July 2019)
- Senior Executive Vice President Corporate & Commercial (November 2016 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Served as Senior Executive Vice President of Business since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
24 Juli 2019 - saat ini
July 24, 2019 - currently

Jabatan Rangkap / Concurrent Position
-



GALIS PRASETYA

Ketua III
Third Chairman

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 19 Maret 1971 usia 51 tahun per Desember 2022.
Born on March 19, 1971, 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999)
- Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005)
- Bachelor in Management from STIE YPKP Bandung (1999)
- Masters in Financial Management from STIE PERBANAS (2005)

Sertifikasi / Certification
BSMR Level 5

Pengalaman Kerja / Work Experience
- Senior Executive Vice President Credit Risk (Agustus 2019 – saat ini)
- CEO Regional 3 (April 2019 – Agustus 2019)
- CEO Regional 1 (Maret 2019 – April 2019
- Senior Executive Vice President Credit Risk (August 2019 – present)
- Regional CEO 3 (April 2019 – August 2019)
- CEO Regional 1 (March 2019 – April 2019

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Senior Executive Vice President Credit Risk since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service
6 Agustus 2019 - saat ini
August 6, 2019 - currently

Jabatan Rangkap / Concurrent Position
-



MUHAMMAD ASADI BUDIMAN

Anggota
Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Bandung

Usia / Age
Lahir pada 7 Juni 1981, Usia 41 tahun per Desember 2022.
Born on June 7, 1981, 41 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004)
- Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)
- Bachelor in Economics from Padjadjaran University (2004)
- Masters in Economics from Padjadjaran University (2009

Sertifikasi / Certification
Certified International Merger and Acquisition (CIMA)

Pengalaman Kerja / Work Experience
- Pemimpin Divisi Pengendalian Keuangan (Februari 2020 – saat ini)
- Pemimpin Divisi Corporate Secretary (Oktober 2018 – Februari 2020)
- Pemimpin Divisi Trisuri (Desember 2017 – Oktober 2018)
- Head of Financial Control Division (February 2020 – present)
- Head of Corporate Secretary Division (October 2018 – February 2020)
- Head of the Treasury Division (December 2017 – October 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0492/SK/DIR-HCA/2020.
Served as Head of the Financial Control Division since 2020 based on directors' decision letter No. 0492/SK/DIR-HCA/2020.

Periode Menjabat / Period of Service
3 Februari 2020 - saat ini
February 3, 2020 - currently

Jabatan Rangkap / Concurrent Position
-



BOY PANDJI SOEDRAJAT

Anggota
Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Tangerang Selatan

Usia / Age
Lahir pada 30 Januari 1974, usia 48 tahun per Desember 2022.
Born on January 30, 1974, 48 years old as of December 2022.

Riwayat Pendidikan / Educational Background
- Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung (1997)
- Magister di bidang Ilmu Hukum dari Golden Gate University (1999)
- Bachelor in Law from Parahyangan University, Bandung (1997)
- Masters in Law from Golden Gate University (1999)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5
Level 5 Risk Management Certification

Pengalaman Kerja / Work experience
- Pemimpin Divisi Hukum (Juli 2021 – saat ini)
- Pemimpin Kantor Cabang Cibinong (Januari 2019 – Mei 2021)
- Pemimpin Grup Non-Litigasi (Januari 2018 November – Januari 2019)
- Head of Legal Division (July 2021 – present)
- Head of Cibinong Branch Office (January 2019 – May 2021)
- Leader of Non-Litigation Group (January 2018 November – January 2019)

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021
Served as Head of the Legal Division since 2021 based on Directors Decree No. 0511/SK/DIR-HC/2021

Periode Menjabat / Period of Service
Juli 2021 - saat ini
July 2021 - currently

Jabatan Rangkap / Concurrent Position
-



ASEP DANI FADILAH

Anggota
Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Bandung

Usia / Age

Lahir pada 1 Juni 1971 saat ini berusia 51 tahun per Desember 2022.
Born on June 1, 1971, currently 51 years old as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

- Bachelor of Economics, STIE Kuningan in 2000
- Master of Management, STIE Ganesha in 2003

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301
Risk Management Certification Level 5 PECB ISO 37301

Pengalaman Kerja / Work Experience

- Pemimpin Divisi Manajemen Risiko (Juli 2019 – saat ini)
- Pemimpin Divisi Hukum (Desember 2018 - Juli 2019)
- Pemimpin Divisi Manajemen Anak Perusahaan (Oktober 2018 - Desember 2018)

- Risk Management Division Head (July 2019 – present)
- Legal Division Head (December 2018 - July 2019)
- Head of Subsidiary Management Division (October 2018 - December 2018)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Served as Head of Risk Management Division since 2019 based on Directors Decree No. 0871/SK/DIR-HC/2019.

Periode Menjabat / Period of Service

25 Juli 2019 - saat ini
25 July 2019 - currently

Jabatan Rangkap / Concurrent Position

-



DETYA SURYADANI

Anggota
Member

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile

Tangerang Selatan

Usia / Age

Lahir pada 29 Desember 1979, usia 43 Tahun Per Desember 2022
Born on December 29, 1979, age 43 As of December 2022

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Akuntansi dari Universitas Padjadjaran.
- Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung pada tahun 2009.

- Bachelor's degree in Accounting from Padjadjaran University.
- Masters in Business Administration from the Bandung Institute of Technology in 2009.

Sertifikasi / Certification

- PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan
- Sertifikasi Kepatuhan Level 2 oleh LSPP
- Sertifikasi Manajemenen Risiko Level 5 oleh BSMR

- PECB Certified ISO 37301 Lead Implementer of Compliance Management System
- Level 2 Compliance Certification by LSPP
- Level 5 Risk Management Certification by BSMR

Pengalaman Kerja / Work Experience

Bergabung di bank **bjb** sejak 2006 dengan riwayat jabatan antara lain:
- CEO Regional 5 (Februari 2021 hingga 2 Agustus 2021)
- Pemimpin Unit Kebijakan dan Prosedur (2009 – 2021)
- Pemimpin Unit Produk, Sistem dan Prosedur sejak (2008 – 2009)

Joined bank **bjb** since 2006 with a history of positions including:
- Regional 5 CEO (February 2021 to August 2, 2021)
- Head of Policy and Procedure Unit (2009 – 2021)
- Product, System and Procedure Unit Leader since (2008 – 2009)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Kepatuhan & APU-PPT sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.

Served as Head of the Compliance & AML-CFT Division since 2021 based on Directors Decree No. 0511/SK/DIR-HC/2021.

Periode Menjabat / Period of Service

2 Agustus 2021 - saat ini

August 2, 2021 - currently

Jabatan Rangkap / Concurrent Position

-

PELATIHAN ANGGOTA KOMITE RISIKO PERMODALAN
Pelatihan yang telah diikuti anggota komite selama tahun 2022 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE CAPITAL RISK COMMITTEE
The training that has been attended by committee members during 2022 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Arief Setyahadi	Ketua I First Chairman	Lokakarya Merger dan Akuisisi Serta Sertifikasi *Certified International Merger and Acquisition* (CIMA). Workshop on Mergers and Acquisitions and Certification of Certified International Mergers and Acquisitions (CIMA).
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		Peluang dan Tantangan Implementasi *Blockchain* di Industri Jasa Keuangan Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Beny Riswandi	Ketua II Second Chairman	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Galis Prasetya	Ketua I Third Chairman	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training
Muhammad Asadi Budiman	Anggota Member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi Can be seen in the Information Technology Steering Committee Training
Boy Pandji Soedrajat	Anggota Member	Jaminan Kepastian Hukum Peralihan Hak Berdasarkan Akta PPAT dan Akta Notaris Assurance of Legal Certainty for Transfer of Rights Based on Notary Deeds and Notary Deeds
		E-Test Sertifikasi Manajemen Risiko Level 5 Tahun 2022 Divisi Hukum E-Test of Risk Management Certification Level 5 Year 2022 Legal Division
		Online Sertifikasi Manajemen Risiko Level 5 Tahun 2022 - Divisi Hukum Online Risk Management Certification Level 5 Year 2022 - Legal Division
		E-Test Sertifikasi Manajemen Risiko Level 5 E-Test of Risk Management Certification Level 5
		Webinar Perlindungan Konsumen Dalam Era Digitalisasi, Penerapan Pengawasan *Market Conduct* dan Dampaknya Bagi Perbankan Webinar on Consumer Protection in the Digitalization Era, Implementation of Market Conduct Supervision and Its Impact on Banking
		A - Z Merger & Akuisisi 2022 A - Z Mergers & Acquisitions 2022
		Executive Program: Cross Collaboration Executive Program: Cross Collaboration
		Executive Workshop Tahun 2022 *Efficiency, Productivity, Empowering The Digital Ecosystem For Financial Growth* Executive Workshop Year 2022 Efficiency, Productivity, Empowering the Digital Ecosystem for Financial Growth
		E Test Sertifikasi Manajemen Risiko Level 4 Tahun 2022 (*Hybrid Learning*) E Test on Risk Management Certification Level 4 Year 2022 (Hybrid Learning)
		Pembelajaran Sertifikasi Manajemen Risiko Level 4 Tahun 2022 (*Hybrid Learning*) Risk Management Certification Learning Level 4 Year 2022 (Hybrid Learning)
		Hukum Dalam Praktek Operasional Bank Law in Bank Operational Practices
		Pendidikan Khusus Profesi Advokat (PKPA) Advocate Profession Special Education (PKPA)
		Executive Workshop Tahun 2022 *Portfolio Optimization With The Role of Digitization* Executive Workshop Year 2022 Portfolio Optimization with the Role of Digitization
Asep Dani Fadilah	Anggota Member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Can be seen in the Credit Policy Committee Training

Nama Name	Jabatan Position	Pelatihan Training
Detya Suryadani	Anggota Member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko Can be seen in the Risk Management Committee Training

PERNYATAAN INDEPENDENSI KOMITE RISIKO PERMODALAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF THE CAPITAL RISK COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE RISIKO PERMODALAN

Selama tahun 2022, Komite Risiko Permodalan telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 8 (delapan) kali. Adapun agenda pembahasan rapat Komite Risiko Permodalan adalah sebagai berikut.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CAPITAL RISK COMMITTEE

During 2022, the Capital Risk Committee has carried out its duties through 8 (eight) meetings. The agenda for discussing the Capital Risk Committee meeting is as follows.

No	Tanggal Date	Agenda Agendas
1.	18 April 2022 April 18, 2022	Pembahasan usulan penugasan pegawai sebagai calon Direktur BPR Intan Jabar. Discussion on the proposed assignment of employees as candidates for Director of BPR Intan Jabar.
2.	13 Juli 2022 July 13, 2022	Pembahasan penyertaan modal lanjutan kepada PT **bjb** Sekuritas Jawa Barat. Discussion of continued equity participation in PT **bjb** Sekuritas Jawa Barat.
3.	26 Juli 2022 July 26, 2022	Penyertaan Modal Bank Bengkulu Bank Bengkulu Equity Participation
4.	8 September 2022 September 8, 2022	Pembahasan penyertaan modal lanjutan kepada PT **bjb** Sekuritas Jawa Barat. Discussion of continued equity participation in PT **bjb** Sekuritas Jawa Barat.
5.	5 Desember 2022 December 5, 2022	Penyertaan modal lanjutan kepada PT Asuransi Bangung Askrida Continued equity participation to PT Asuransi Bangung Askrida
6.	5 Desember 2022 December 5, 2022	Remunerasi PT **bjb** Sekuritas Jawa Barat. Remuneration of PT **bjb** Sekuritas Jawa Barat.
7.	5 Desember 2022 December 5, 2022	Perubahan remunerasi bank **bjb** Syariah. Changes in bank **bjb** Syariah remuneration.
8.	23 Desember 2022 December 23, 2022	Pengurus PT **bjb** Sekuritas Jawa Barat Management of PT **bjb** Sekuritas Jawa Barat

Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Sesuai POJK 45/POJK.03/2015

Dasar Penyusunan Penetapan Remunerasi

Dasar Penyusunan Penetapan Remunerasi yaitu:

1. Undang Undang Nomor 40 Tahun 2007 Tanggal 16 Agustus 2007 Tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan (POJK) nomor 55/POJK.03/2016 Tanggal 09 Desember 2016 Tentang Penerapan Tata Kelola Bagi Bank Umum.

Implementation of Governance In Provision of Remuneration For Commercial Banks In Accordance With POJK 45/POJK.03/2015

Basis of Remuneration Determination

The basis for the preparation of the determination of remuneration, namely:

1. Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies;
2. Regulation of the Financial Services Authority (POJK) number 55/POJK.03/2016 dated December 9, 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks;

3. Peraturan Otoritas Jasa Keuangan (POJK) nomor 45/POJK.03/2016 Tanggal 23 Desember 2016 Tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 Tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
5. Anggaran Dasar.

3. Regulation of the Financial Services Authority (POJK) number 45/POJK.03/2016 dated December 23, 2016 concerning the implementation of good governance in the provision of remuneration for commercial banks.
4. Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 dated September 26, 2016 concerning Implementation of Good Governance in Providing Remuneration for Commercial Banks;
5. Articles of Association.

Komite Remunerasi dan Nominasi

Uraian terkait Komite Remunerasi dan Nominasi dijelaskan pada Sub Bab Organ dan Komite di Bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Adapun Remunerasi yang dibayarkan kepada Anggota Komite Remunerasi dan Nominasi dari Pihak Independen Non – Komisaris sesuai dengan Perjanjian Kerjasama Pelaksanaan Sebagai Anggota Komite dan Remunerasi (KNR) Nomor 030/PKS/DIR-CSE/2020 tanggal 28 Februari 2020 sebagai berikut:

Remuneration and Nomination Committee

The description regarding the Remuneration and Nomination Committee is explained in the Sub Chapter of Organs and Committees Under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

The Remuneration paid to Members of the Remuneration and Nomination Committee from Independent Parties Non-Commissioners was in accordance with the Cooperation Agreement for Implementation as Committee Members and Remuneration (KNR) Number 030/PKS/DIR-CSE/2020 dated February 28, 2020 as follows:

No	Uraian Description	Anggota Komite dari pihak independen non - komisaris Committee members from independent non-commissioner parties
1	Honorarium Honorarium	Rp17.500.000,00
2	Tunjangan Hari Raya Holiday allowance	2 (dua) kali honorarium 2 (two) times the honorarium
3	Uang perjalanan dinas Official travel money	Rp500.000,00
4	Fasilitas pendidikan dan pelatihan: Education and training facilities:	
	1) Akomodasi Accomodation	Diberikan Given
	2) Transportasi Transportation	Diberikan Given
	3) Uang pendidikan dan pelatihan Education and training money	Rp250.000,00

Proses Penyusunan Kebijakan Remunerasi

Proses penyusunan kebijakan remunerasi yang meliputi:

1. Tinjauan mengenai latar belakang dan tujuan kebijakan remunerasi.

   Kebijakan remunerasi disusun dan ditetapkan dengan tujuan mengembangkan kualitas jajaran manajemen dengan tetap memperhatikan ketahanan dan keberlangsungan usaha bank **bjb**.

   Kebijakan sistem remunerasi dengan berpedoman pada konsep *Merit System* dan Kinerja Pegawai baik dari sisi penyesuaian remunerasi yang bersifat tetap maupun variabel.

Remuneration Policy Development Process

Remuneration policy formulation process which includes:

1. Review of the background and objectives of the Remuneration policy.

   The remuneration policy is formulated and determined with the aim of developing the quality of the management while taking into account the resilience and sustainability of bank **bjb**'s business.

   The remuneration system policy is guided by the concept of the Merit System and Employee Performance, both in terms of fixed and variable remuneration adjustments.

Di sisi remunerasi yang bersifat tetap, strategi dilakukan dengan tetap memperhatikan kemampuan dan skala usaha, *effective best practice* di industri perbankan yang dibandingkan terhadap *market*. Perseroan telah rutin mengikuti setiap tahun survei mengenai Total *Reward Survey* perbankan melalui konsultan independen yang memang profesional dan telah diikuti oleh mayoritas perbankan di Indonesia. Hal ini dilakukan sebagai bahan referensi dan masukan bagi penyesuaian remunerasi di bank **bjb** agar tetap menarik dan kompetitif. Selain itu, Perseroan juga selalu memastikan telah memenuhi ketentuan yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Untuk remunerasi yang bersifat variabel, pemberian remunerasi juga memperhatikan faktor risiko dalam kegiatan usaha dan dampak terhadap pendapatan Perseroan.

2. Pelaksanaan kaji ulang atas kebijakan remunerasi pada tahun sebelumnya, beserta perbaikannya.
   Perseroan melakukan kaji ulang atas kebijakan remunerasi secara berkala dengan menyesuaikan pada ketentuan serta *best practice* maupun evaluasi sesuai ketentuan kebijakan dan prosedur yang berlaku. Kaji ulang kebijakan remunerasi dilakukan terhadap Surat Keputusan Direksi No. 1500/SK/DIR-CS/2018 tanggal 14 Desember 2018 tentang Pedoman Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

3. Mekanisme untuk memastikan bahwa remunerasi bagi pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya.
   Untuk memastikan independensi penerapan remunerasi bagi pegawai di unit kontrol, penilaian kinerja di unit kontrol tidak dikaitkan dengan pencapaian target kinerja dari unit kerja yang diawasinya, hal ini dipastikan melalui pemisahan struktur organisasi unit kontrol agar independen, termasuk mengenai persetujuan penetapan *goal setting* kinerja unit kerja maupun pegawai.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi pegawai pada Surat Keputusan Direksi Nomor 0500/SK/DIR-HCA/2021 tentang Perubahan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0303/SK/DIR-HCA/2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian mencakup bagi pegawai pada seluruh unit kerja, pada perusahaan anak dan pada Badan Hukum yang terafiliasi dengan Perseroan. Khusus untuk remunerasi pada Perusahaan Anak diatur lebih lanjut pada Pedoman Penugasan Pegawai pada *investee* SK Dir No 0261/SK/DIR-HCA/2021 tanggal 29 Maret 2021.

In terms of fixed remuneration, the strategy is carried out by taking into account the capabilities and business scale, effective best practice in the banking industry compared to the market. The Company regularly participates in a survey on the Total Reward Survey of banking through an independent consultant who is professional and has been followed by the majority of banks in Indonesia. This is done as reference material and input for remuneration adjustments at bank **bjb** so that it remains attractive and competitive. In addition, Company also always ensures that it has complied with applicable regulations and is above the applicable Minimum Wage standard in the operational area of bank **bjb**. For variable remuneration, remuneration also pays attention to risk factors in business activities and the impact on Company pendapatan income.

2. The implementation of a review of the Remuneration policy in the previous year, along with its improvements.
   Company conducts periodic reviews of remuneration policies by adjusting to the provisions and best practices as well as evaluations in accordance with applicable policies and procedures. A review of the remuneration policy was carried out on the Decree of the Directors No. 1500/SK/DIR-CS/2018 dated December 14, 2018 regarding Guidelines for Income, Allowances and Facilities for the Board of Commissioners and Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

3. A mechanism to ensure that the remuneration for employees in the control unit is independent from the work units they supervise.
   To ensure the independence of remuneration implementation for employees in the control unit, performance appraisal in the control unit is not linked to the achievement of performance targets of the work units it supervises, this is ensured through the separation of the organizational structure of the control unit so that it is independent, including the approval of setting goals for the performance of the work unit and employee.

Scope of Remuneration Policy and Its Implementation

The employee remuneration policy in the Decree of the Board of Directors Number 0500/SK/DIR-HCA/2021 concerning Amendments to the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk. Number 0303/SK/DIR-HCA/2021 concerning Standard Operating Procedures for Management of Income and Personnel Facilities applies to employees in all work units, subsidiaries and Legal Entities affiliated with the Company. Regarding remuneration in subsidiaries, it is further stipulated in the Guidelines for Employee Assignment in investee SK Dir No 0261/SK/DIR-HCA/2021 dated March 29, 2021.

Saat ini bank **bjb** belum memiliki perwakilan kantor maupun perusahaan anak yang berlokasi di luar negeri, sehingga kebijakan remunerasi tidak mencakup hal tersebut.

Remunerasi Dikaitkan Dengan Kinerja

Remunerasi dikaitkan dengan risiko yang meliputi:

1. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi.
   Risiko utama Perseroan di saat ini adalah Risiko Kredit.
2. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur.
   Jenis transaksi dan bisnis yang paling signifikan dalam menghasilkan profit dan keputusan yang diambil diberikan untuk suatu keputusan bisnis yang berdampak besar pada bisnis Perseroan.
3. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel.
   Dengan adanya penetapan jenis risiko utama akan berdampak ke penentuan KPI dan berdampak pada pemberian remunerasi yang bersifat variabel.
4. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu.
   Belum terdapat perubahan jika dibandingkan tahun lalu.

Pengukuran Kinerja Dikaitkan Dengan Remunerasi

Pengukuran kinerja dikaitkan dengan remunerasi yang meliputi:

1. Tinjauan mengenai kebijakan remunerasi yang dikaitkan dengan penilaian kinerja
   a. Prestasi kerja masing-masing individu.
   b. Kinerja keuangan Perseroan.
   c. *Benchmark* industri.
   d. Risiko yang mungkin timbul di kemudian hari sehingga menyebabkan kerugian bagi Perseroan.
2. Metode dalam mengaitkan remunerasi individu dengan kinerja Perseroan, kinerja unit kerja dan kinerja individu

   Kinerja Perseroan akan memengaruhi penentuan besarnya remunerasi khususnya yang bersifat variabel, serta kinerja individu dan kinerja unit kerja dilakukan *review* setiap 3 (tiga) bulan sekali maupun 1 (satu) tahun sekali. Hasil penilaian kinerja individu dan unit kerja tersebut menjadi dasar bagi perusahaan memberikan apresiasi dalam bentuk bonus, promosi *grade*/jabatan, dan kenaikan gaji tahunan.

3. Metode yang digunakan Perseroan untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi.

   Pengukuran kinerja berdasarkan kinerja yang disepakati di awal tahun. Pemberian bonus berdasarkan penilaian kinerja individu yang penentuannya sudah ditetapkan berdasarkan Surat Keputusan dan Surat Edaran.

Currently, bank **bjb** does not have representative offices or subsidiaries located abroad, so the remuneration policy does not include this.

Remuneration Associated With Performance

Remuneration is associated with risks that include:

1. The type of main risk (key risk) used in implementing the Remuneration.
   The Company's main risk at this time is Credit Risk.
2. Criteria for determining the main types of risk, including those that are difficult to measure. The types of transactions and businesses that are most significant in generating profits and the decisions taken are given to a business decision that has a major impact on the Company's business.

3. The impact of determining the main risk on the Variable Remuneration policy. The determination of the main types of risk will have an impact on the determination of KPIs and have an impact on the provision of variable remuneration.

4. Changes in the determination of the main risk types compared to last year.
   There has been no change compared to last year.

Performance Measurement Associated With Remuneration

Performance measurement remuneration is linked to remuneration which includes:

1. Review of Remuneration policy related to performance appraisal
   a. The work performance of each individual.
   b. Company's financial performance.
   c. Industry benchmarks.
   d. Risks that may arise in the future causing losses to the Company.
2. Methods in linking individual Remuneration with Company performance, work unit performance and individual performance

   The Company's performance will affect the determination of remuneration, especially those that are variable, as well as individual performance and work unit performance, which is reviewed every 3 (three) months or once a year. The results of the individual and work unit performance assessments become the basis for the company to give appreciation in the form of bonuses, grade promotions/positions, and annual salary increases.
3. A description of the method used by the Bank to state that the agreed performance cannot be achieved so that it is necessary to make adjustments to the remuneration and the amount of remuneration adjustment if such conditions occur

   Performance measurement based on agreed performance at the beginning of the year. The awarding of bonuses is based on individual performance assessments where the determination has been determined based on Decrees and Circulars.

Penyesuaian Remunerasi Dikaitkan Dengan Kinerja dan Risiko

Remunerasi yang bersifat variabel sebagaimana diatur pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, dapat diberikan dalam bentuk Tunai dan/atau Saham. Selain hal tersebut, Perseroan wajib menetapkan pihak yang menjadi *Material Risk Takers (MRT),* sebagaimana yang telah diatur dalam ketentuan internal Perseroan pada Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi. Selanjutnya kepada pihak yang menjadi MRT, pemberian remunerasi variabelnya wajib ditangguhkan Perseroan sebesar persentase tertentu.

1. Perseroan telah menetapkan yang menjadi MRT adalah seluruh Direksi. Tantiem untuk MRT diberikan dengan proporsi sebagai berikut:
   a. 90% tunai dan diberikan secara langsung;
   b. 10% ditangguhkan sebagai *Long Term Incentive (LTI),* terdiri dari:
      - 5% dalam bentuk tunai; dan
      - 5% dalam bentuk saham.
2. Tantiem bagi Dewan Komisaris diberikan sebagai berikut:
   a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai.
   b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung.
3. Penundaan pembayaran remunerasi yang bersifat variabel
   Malus diterapkan terhadap remunerasi yang bersifat variabel yang masih ditangguhkan dengan jangka waktu penangguhan selama 3 (tiga) tahun. Malus terjadi apabila MRT terindikasi melakukan *fraud*.

Kebijakan pembayaran (*vesting*) atas penangguhan yang dilakukan antara lain jangka waktu pembayaran.

Jangka waktu penangguhan yaitu 3 (tiga) tahun sejak pertama kali remunerasi yang bersifat variabel dibayarkan.

Pengungkapan faktor yang menentukan perbedaan remunerasi yang bersifat variabel yang ditangguhkan di antara Pegawai atau Kelompok Pegawai.

Belum ada remunerasi dikaitkan dengan kinerja dan risiko yang diberlakukan untuk pegawai.

Nama Konsultan Ekstern dan Tugas Konsultan Terkait Kebijakan Remunerasi

Dalam menetapkan remunerasi variabel, Perseroan memakai jasa konsultan eksternal yaitu Willis Tower Watson.

Remuneration Adjustment Associated With Performance and Risk

Variable remuneration stipulated in POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks can be given in the form of Cash and/or Share. In addition to this, the Company is obliged to determine the parties who become Material Risk Takers (MRT), as regulated in the Company's internal provisions in the Decree of Board of Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022, concerning Standard Operating Procedures for the Management of Income, Allowances and Facilities for the Board of Commissioners and Directors. Furthermore, to the parties who become MRTs, the variable remuneration must be deferred by the Bank by a certain percentage.

1. The Bank has determined that the MRTs are all Directors. Tantiem for MRTs is given in the following proportion:
   a. 90% cash and given directly;
   b. 10% deferred as Long Term Incentive (LTI), consisting of:
      - 5% cash; and
      - 5% share.
2. Tantiem for the Board of Commissioners is given as follows:
   a. Cash is entirely given to Independent President Commissioner and Independent Commissioner.
   b. 3% of shares are given to Commissioners and the rest is given directly in cash.
3. Delay in payment of variable remuneration
   Malus is applied to variable Remuneration which is still suspended with a suspension period of 3 (three) years. Shame occurs when MRT is indicated to be committing fraud.

The payment policy (vesting) for suspensions made includes the term of payment.

The period of suspension is 3 (three) years from the first time that variable remuneration is paid.

Disclosure of factors that determine the difference in deferred variable remuneration between employees or groups of employees.

There is no remuneration associated with performance and risk applied to employees.

Name of Extern Consultants and Duties of Consultants Related to Remuneration Policy

In determining variable remuneration, the Company used the services of an external consultant, namely Willis Tower Watson.

Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi dan Dewan Komisaris

Paket remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris telah disajikan pada Sub Judul Remunerasi Dewan Komisaris dan Direksi Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Remunerasi yang Bersifat Variabel

1. Remunerasi Yang Bersifat Variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.
2. *Long Term Insentif* (LTI) adalah sebagian penangguhan dari pemberian Tantiem kepada MRT yang berbentuk tunai dan saham dengan jangka waktu tertentu secara pro rata yang di dalamnya telah memperhitungkan pajak.
3. *Malus* adalah kebijakan yang mengizinkan Perseroan berdasarkan kriteria tertentu menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.
4. *Material Risk Taker* (MRT) adalah pihak – pihak yang dikategorikan karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Perseroan.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi yang Bersifat Variabel Selama 1 (Satu) Tahun

Remuneration Packages and Facilities Received By The Directors and The Board of Commissioners

The remuneration package and facilities received by the Directors and the Board of Commissioners had been presented in the Sub-Title of Remuneration of the Board of Commissioners and Directors of the Corporate Governance Chapter in this Annual Report.

Variable Remuneration

1. Variable Remuneration is remuneration related to performance and risks, including bonuses or other equivalent forms.
2. Long Term Incentive (LTI) is a partial suspension of the provision of Tantiem to MRTs in the form of cash and shares for a certain period of time on a pro tata basis that includes tax.
3. Malus is a policy that allows the Bank to delay the payment of part or all of the deferred Variable Remuneration based on certain criteria.
4. Material Risk Takers (MRTs) are parties who have duties and responsibilities for making decisions that have significant impacts on the Company's risk profile.

Number of Directors, Board of Commissioners and Employees Receiving Variable Remuneration For 1 (One) Year

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (Satu) Tahun Amount Received in 1 (One) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employees	
	Orang Person	Juta Rp Million IDR	Orang Person	Juta Rp Million IDR	Orang Person	Juta Rp Million IDR
Total Total	8	57,943	2	6,215	-	-

Jabatan dan Jumlah Pihak yang Menjadi *Material Risk Takers*

1. MRT yang ditetapkan oleh Perseroan adalah Direksi.
   Remunerasi yang bersifat variabel berlandaskan pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan SEOJK No 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Berdasarkan Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, jabatan dan jumlah pihak yang menjadi MRT adalah Direktur Utama dan Seluruh Direksi.

Position and Number of Parties Becoming Risk Takers Materials

1. MRTs determined by the Bank are the Directors.
   Variable Remuneration is based on POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks and SEOJK Number 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks. Based on the Decree of the Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operating Procedures for Management of Income, Allowances, and Facilities for the Board of Commissioners and Directors, the position and number of parties who become MRTs are President Director and the entire Board of Directors.

2. Non – MRT diberikan seluruhnya secara langsung dalam bentuk tunai.

2. Cash is entirely given to non-MRTs directly.

Adapun Jabatan dan jumlah pihak yang menjadi Material *Risk Taker* adalah sebagai berikut.

The positions and number of parties who become Material Risk Takers are as follows.

No	Jabatan Position	Jumlah Total
1	Direktur Utama President Director	1
2	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Commercial Director and Usaha Mikro Kecil dan Menengah (MSMEs)	1
3	Direktur Konsumer & Ritel Director of Consumer & Retail	1
4	Direktur Information Technolgy, Treasury dan International Banking Director of Information Technolgy, Treasury and International Banking	1
5	Direktur Operasional Director of Operations	1
6	Direktur Keuangan Director of Finance	1
7	Direktur Kepatuhan Director of Compliance	1
Total		**7**

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Tidak ada *share option* untuk Direksi, Dewan Komisaris dan/atau Pejabat Eksekutif selama tahun 2022.

Shares Option Owned By The Directors, Board of Commissioners, and Executive Officers

There is no share option for Directors, Board of Commissioners and/or Executive Officers in 2022.

Rasio Gaji Tertinggi dan Terendah

Highest and Lowest Salary Ratio

Uraian Description	Rasio Ratio
Gaji Pegawai Tertinggi dengan Pegawai Terendah Highest Employee Salary with Lowest Employee	13,13:1
Gaji Direksi yang tertinggi dan terendah The highest and lowest Directors' salaries	1,25:1
Gaji Dewan Komisaris yang tertinggi dan terendah The highest and lowest salaries for the Board of Commissioners	1,25:1
Gaji Direksi dengan Gaji Pegawai Tertinggi Directors' Salary with the Highest Employee Salary	2,31:1

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Untuk Direksi dan Dewan Komisaris penerima remunerasi yang bersifat variabel diberikan kepada Direksi dan Dewan Komisaris yang telah ditetapkan melalui RUPS dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.

Bagi Pegawai Perseroan tidak diberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Pegawai selama

Number of Recipients and Total Amount of Variable Remuneration Guaranteed Without Condition

For the Board of Directors and Board of Commissioners who receive variable remuneration given to the Board of Directors and Board of Commissioners which has been determined through the GMS and declared effective after passing the fit and proper test from the Financial Services Authority in accordance with applicable regulations.

For Bank employees, variable remuneration guaranteed unconditionally is not given to prospective employees during

1 (satu) tahun pertama bekerja, namun Perseroan sebagaimana ketentuan yang berlaku memberikan apresiasi berupa insentif dan/atau bonus atas kinerja pegawai termasuk kepada calon Pegawai sebagai motivasi dalam mencapai target dengan tetap memperhatikan kemampuan dan kinerja Perseroan, kinerja Unit Kerja dan kinerja Individu.

the first 1 (one) year of employment, but the Bank following applicable regulations provides appreciation in the form of incentives and/or bonuses for employee performance, including prospective employees, to motivate them to achieve targets while taking into account the Company ability and performance, Work Unit performance, and Individual performance.

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang Dibayarkan

Number of Employees Affected by Termination and Total Nominal Sentences Paid

Berdasarkan penjelasan Pasal 28 huruf O POJK 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum, yang dimaksud dengan pemutusan hubungan kerja adalah pemutusan hubungan kerja yang terjadi bukan karena permintaan dari Direksi, Dewan Komisaris, dan/atau Pegawai yang bersangkutan namun karena adanya kebijakan Perseroan seperti adanya merger, konsolidasi, akuisisi atau perampingan struktur organisasi. Tidak termasuk dalam pengertian pemutusan hubungan kerja pada ayat ini adalah pemutusan hubungan kerja yang disebabkan karena pelanggaran ketentuan atau *fraud*.

Based on the elucidation of Article 28 letter o POJK 45/POJK.03/2015 concerning Implementation of Governance in Remuneration for Commercial Banks, what is meant by termination of employment is termination of employment that occurs not because of a request from the Board of Directors, Board of Commissioners, and/or Employees concerned but due to Company policies such as mergers, consolidations, acquisitions or downsizing of the organizational structure. Not included in the definition of termination of employment in this paragraph is termination of employment due to violation of provisions or fraud.

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (Satu) Tahun Nominal Amount of Severance Paid per Person in 1 (One) Year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar Above IDR 1 billion	-
Di atas Rp500 juta sampai dengan Rp1 miliar Above IDR 500 million up to IDR 1 billion	-
Rp500 juta ke bawah IDR 500 million and below	-

Jumlah Remunerasi yang Diberikan Dalam 1 (Satu) tahun

Total Remuneration Provided In 1 (One) year

A. Remunerasi yang Bersifat Tetap* **Fixed Remuneration***		
1. Tunai (Juta Rp) Cash (Million Rp)	55,144	
2. Saham/instrument yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-	
B. Remunerasi yang Bersifat Variabel* **Variable Remuneration***		
	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
1. Tunai (Juta Rp) Cash (Million Rp)	6,025	3,022
2. Saham/instrument yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	189	3,211

* Hanya untuk *Material Risk Taker*/Only for Material Risk Takers

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan dan Variabel yang Ditangguhkan yang Dibayarkan Selama 1 (Satu) Tahun

Total Amount of Delayed Variables Remuneration and Determined Variables Paid for 1 (One) Year

Tunai Cash	Rp3.022.123.501
Saham Share	Rp3.022.123.501

Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun

The total amount of Fixed Variable Remuneration who is 1 (one) year

Tunai Cash	Rp.1.007.374.499,00
Saham Share	Rp.1.010.069.542,12

Remunerasi yang bersifat variabel (dalam jutaan rupiah) **Variable remuneration (in millions of rupiah)**	**Jumlah diterima dalam 1 Tahun** **Amount received in 1 Year**	
	Tidak ditangguhkan **Not suspended**	**Ditangguhkan*** **Suspended***
Tunai Cash	6,025	3,022
Saham Share	189	3,211

* MRT yang berbentuk tunai dan saham dengan jangka waktu tertentu secara pro rata / MRT in the form of cash and shares with a certain period of time on a pro rata basis

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel*) **Types of Variable Remuneration*)**	**Sisa yang Masih Ditangguhkan** **Remaining Pending**	**Total Pengurangan Selama Periode Laporan** **Total Deductions During the Reporting Period**		
		Disebabkan Penyesuaian Eksplisit (A) **Caused Explicit Adjustment (A)**	**Disebabkan Penyesuaian Implisit (B)** **Caused Implicit Adjustment (B)**	**Total (A)+(B)** **Total (A)+(B)**
Tunai (dalam juta rupiah) Cash (in million rupiah)	2,803	-	-	-
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and a nominal value of millions of rupiah which is the conversion of the said shares)	2,005,523 lembar	-	-	-
Jumlah **Total**		-	-	-

Keterangan: *) Hanya untuk MRT/ Remarks: *) Only for MRT

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Program Kepemilikan Saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP)

Pada tahun 2010 Perseroan melakukan aksi korporasi berupa *Initial Public Offering (IPO)*. Perseroan mengeluarkan kebijakan kepada pegawai untuk memiliki sejumlah saham dari bank **bjb** dengan nama program *Employee and Management Stock Allocation (EMSA)* sebagaimana yang disepakati oleh manajemen bahwa alokasi jumlah saham untuk karyawan adalah sebanyak 10% dari jumlah saham yang ditawarkan ke publik atau sebanyak 2.424.072.500 lembar saham. Tidak terdapat persyaratan pegawai yang berhak memiliki saham. Semua karyawan berhak mengikuti program EMSA. Berdasarkan hasil penawaran awal *(bookbuilding)*, jumlah pemesanan saham EMSA yang disampaikan oleh seluruh pegawai bank **bjb** adalah sebesar Rp46.360.200.000 atau 3,2% dari jumlah saham yang ditawarkan ke publik. Program EMSA tersebut memiliki jangka waktu maksimal 6 (enam) bulan dengan persyaratan yang berhak mengikuti program ini adalah pegawai tetap bank **bjb** dengan *excercise price* Rp600 per lembar.

Sampai dengan akhir tahun 2022, Perseroan belum melaksanakan program *Employee and Management Stock Allocation* (EMSA) kembali.

Akuntan Publik

Penerapan Fungsi Audit Ekstern

Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, audit atas Laporan Keuangan bank **bjb** telah dilakukan oleh akuntan publik yang independen, kompeten, profesional dan objektif sesuai dengan Standar Profesional Akuntan Publik, serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan.

bank **bjb** selalu berupaya meningkatkan komunikasi antara Kantor Akuntan Publik, Komite Audit dan Manajemen untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Agar proses audit sesuai dengan Standar Profesional Akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan yang membahas beberapa permasalahan penting yang signifikan.

Penunjukan Akuntan Publik

Laporan keuangan wajib diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh Rapat Umum Pemegang Saham dengan mempertimbangkan usulan Dewan Komisaris.

Performance-Based Long-Term Compensation Policy

Employee and/or Management Share Ownership Program (ESOP/MSOP)

In 2010 Company carried out a corporate action in the form of an Initial Public Offering (IPO). Company issues a policy for its employees to own a number of shares from bank **bjb** under the name of the Employee and Management Stock Allocation (EMSA) program as agreed by management that the allocation of the number of shares for employees is as much as 10% of the total shares offered to the public or as much as 2,424,072,500 shares. There are no requirements for employees who are entitled to own shares. All employees are eligible for the EMSA program. Based on the results of the initial offering (bookbuilding), the number of EMSA share orders submitted by all bank **bjb** employees amounted to IDR 46,360,200,000 or 3.2% of the number of shares offered to the public. The EMSA program has a maximum period of 6 (six) months with the requirements that those who are entitled to participate in this program are bank **bjb** permanent employees with an excercise price of IDR 600 per share.

Until the end of 2022, Company has not yet implemented the Employee and Management Stock Allocation (EMSA) program again.

Public Accountant

Implementation of The External Audit Function

Based on the Financial Services Authority Regulation Number 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports, an audit of bank **bjb** Financial Statements was carried out by an independent, competent, professional and objective public accountant in accordance with the Public Accountant Professional Standards, as well as work agreements and the scope of the audit that has been determined.

bank **bjb** always seeks to improve communication between the public Accountant Office, Audit Committee Management to minimize the constraints that occurred during the audit process. In order for the audit process in accordance with the professional standards of accountants as well as the work agreement and scope of audit that has been established and completed in accordance with the specified time target, regularly conducted meetings that discuss some Significant critical issues.

Public Accountant Designation

Financial statements are required to be audited by a public accountant registered with the Financial Services Authority. The designation of a public accountant that will provide audit services of annual historical financial information must be decided by the general meeting of shareholders by considering the Board of Commissioners proposal.

Penunjukan Kantor Akuntan Publik dan biaya audit telah sesuai dengan keputusan RUPS Tahunan dan merupakan Kantor Akuntan Publik dan Akuntan Publik (*partner in-charge*) yang terdaftar di Bank Indonesia. Penugasan audit kepada Akuntan Publik dan KAP telah memenuhi aspek-aspek:

1. Kapasitas KAP.
2. Legalitas perjanjian kerja.
3. Ruang lingkup audit.
4. Standar Profesional Akuntan Publik.
5. Komunikasi antara KAP dengan pihak terkait.

The appointment of Public Accountant Office and audit fee has been in accordance with the decision of the AGM and is the office of Public Accountant and public Accountant (partner incharge) registered in Bank Indonesia. Audit assignments to public accountants and KAP have fulfilled the following aspects:

1. Public Accounting Firm capacity.
2. Legality of employment agreements.
3. Audit scope.
4. Professional standards of public accountants.
5. Communication between the KAP and the related parties.

Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin KAP

Daftar Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin KAP dapat dilihat pada tabel di bawah ini.

Public Accounting Firms, Accountant Names, Fees and KAP Permits

List of Public Accounting Firms, Accountant Names, Fees and KAP Permits can be seen in the table below.

Tabel Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin KAP

Table of Public Accounting Firms, Accountant Names, Fees and KAP Permits

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Periode KAP KAP Period	Nama Akuntan (Partner Penanggung Jawab) Name of Accountant (Partner in Charge)	Periode Akuntan Accountant Period	*Fee* Jasa Audit Audit Service Fee	Izin KAP KAP license
2022	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indonesia)	Periode ke 5 5th period	Saptoto Agustomo	Periode ke 1 1st period	Rp2.500.000.000 IDR2.500.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2021	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indonesia)	Periode ke 4 4th period	Dedy Sukrisnadi	Periode ke 3 3rd period	Rp2.400.000.000 IDR2.400.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2020	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indonesia)	Periode ke 3 3rd period	Dedy Sukrisnadi	Periode ke 2 2nd period	Rp2.200.000.000 IDR2.200.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2019	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indonesia)	Periode ke 2 2nd period	Dedy Sukrisnadi	Periode ke 1 1st period	Rp2.700.000.000 IDR2.700.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2018	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indonesia)	Periode ke 1 1st period	Saptoto Agustomo	Periode ke 1 1st period	Rp1.919.000.000 IDR1.919.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2017	KAP Ernst & Young KAP Ernst & Young	Periode ke 3 3rd period	Yasir	Periode ke 1 1st period	Rp2.350.000.000 IDR2.350.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 dated July 14, 2015
2016	KAP Ernst & Young KAP Ernst & Young	Periode ke 2 2nd period	Sinarta	Periode ke 2 2nd period	Rp2.145.000.000 IDR2.145.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 dated July 14, 2015
2015	KAP Ernst & Young KAP Ernst & Young	Periode ke 1 1st period	Sinarta	Periode ke 1 1st period	Rp1.950.000.000 IDR1.950.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 dated July 14, 2015

Jasa Lain yang Diberikan Akuntan

Selama tahun 2022, tidak terdapat jasa lain yang diberikan oleh akuntan.

Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Perseroan scara berkesinambungan yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi serta seluruh pejabat dan pegawai Perseroan. SPI dirancang untuk dapat memberikan yang memadai guna menjaga dan mengamankan harta kekayaan Perseroan, menjamin tersedianya laporan yang akurat, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian, serta meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Tujuan Pengendalian

Sistem Pengendalian Internal bank **bjb** mengacu pada SEOJK 35/SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern diselenggarakan secara berkesinambungan (*on going basis*) untuk mencapai 3 (tiga) sasaran, yaitu:

1. Mencapai efektivitas dan efisiensi pada setiap aktivitas yang dijalankan oleh Perseroan, mencakup kinerja operasional dan keuangan, serta menjaga dan mengamankan harta kekayaan Perseroan.
2. Menciptakan laporan finansial dan non-finansial bagi pihak internal dan eksternal yang terpercaya, tepat waktu, dan transparan, serta sesuai dengan regulasi dan standar yang berlaku.
3. Menjaga kepatuhan terhadap hukum dan regulasi dalam seluruh aspek aktivitas Perseroan.

Sistem Pengendalian Internal (SPI) yang efektif merupakan komponen penting dalam manajemen bank **bjb** dan menjadi dasar bagi kegiatan operasional Perseroan yang sehat dan aman. SPI yang efektif dapat membantu Direksi dan Dewan Komisaris menjaga aset bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Perseroan terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

Sistem Pengendalian Internal Perseroan

Ruang lingkup pengendalian internal bank **bjb** mengacu pada Lampiran Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Pengendalian Intern Bagi Bank Umum. Komponen utama sistem pengendalian internal adalah sebagai berikut.

Other Services Provided by Accountants

During 2022, there will be no other services provided by accountants.

Internal Control System

An effective internal control system requires the Company to identify and assess risks that may affect the achievement of targets. Risk assessment is carried out by the risk management unit. Internal Audit also provides data related to risk profile adjustments based on the audit findings. The assessment can identify the types of risks faced, determine risk limits and risk control techniques. The risk assessment methodology serves as a benchmark for creating a risk profile in the form of data documentation, which can be updated periodically. Risk assessment also includes an assessment of measurable (quantitative) and non-measurable (qualitative) risks as well as controllable and uncontrollable risks, taking into account costs and benefits. Furthermore, the Company decides to take this risk or not by reducing certain business activities.

Control Objectives

Internal control system of bank **bjb** refers to SEOJK 35/SEOJK.03/2017 about Internal Control System Guidelines for Commercial Banks. Internal control is held continuously (on going basis) to achieve 3 (three) objectives, namely:

1. Achieving effectiveness and efficiency in every activity carried out by the company, covering operational and financial performance, as well as safeguarding and securing the company's wealth.
2. Create financial and non-financial reports for trusted, timely and transparent internal and external parties, and in accordance with applicable regulations and standards.
3. Maintain compliance with laws and regulations in all aspects of the company's activities.

Effective Internal control System (SPI) is an important component in bank **bjb** management and is the basis for the company's healthy and safe operational activities. The effective SPI helps the directors and the Board of Commissioners maintain bank assets, ensuring the availability of trustworthy financial and managerial reporting, improving the bank's compliance with the laws and regulations, and reducing Risk of loss, irregularities, and violations of caution.

Internal Control System of The Company

The scope of internal control of bank **bjb** refers to the appendix of the Financial Services Authority Circular letter No. 35/SEOJK.03/2017 concerning The Guidelines for Internal Control of Internals For Commercial Banks. The main components of internal control systems are as follows.

Pengawasan oleh Manajemen dan Kultur Pengendalian

Direksi dan Dewan Komisaris mempunyai tanggung jawab terkait pengawasan Sistem Pengendalian Intern dan Budaya Pengendalian, adapun tugas tanggung jawabnya adalah sebagai berikut:

1. Direksi mempunyai tanggung jawab sebagai berikut:
   a. Melaksanakan kebijakan dan strategi yang telah disetujui oleh Dewan Komisaris.
   b. Memberikan masukan terkait prosedur untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko yang dihadapi Perseroan.
   c. Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab dan hubungan pelaporan yang jelas.
   d. Memantau pendelegasian wewenang telah berjalan secara efektif dan didukung oleh penerapan akuntabilitas yang konsisten.
   e. Menetapkan kebijakan dan strategi serta prosedur pengendalian intern.
   f. Memantau implementasi pengendalian intern yang dilaksanakan oleh unit sistem pengendalian intern.
2. Dewan Komisaris mempunyai tanggung jawab:
   a. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha bank secara keseluruhan.
   b. Memahami risiko utama yang dihadapi Perseroan, menetapkan tingkat risiko yang dapat ditolerir (*risk tolerance*) dan mengawasi Direksi terkait langkah-langkah yang diambil Direksi dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko tersebut.
   c. Mengesahkan struktur organisasi.
   d. Mengawasi Direksi terkait tugas Direksi melakukan pemantauan efektivitas pelaksanaan Sistem Pengendalian Intern.

Budaya Pengendalian

Direksi dan Dewan Komisaris bertanggung jawab dalam meningkatkan etika kerja dan integritas yang tinggi serta menciptakan suatu budaya organisasi yang menekankan kepada seluruh pegawai mengenai pentingnya pengendalian intern yang berlaku. Dalam rangka menciptakan budaya pengendalian tersebut, langkah-langkah yang dilakukan oleh Perseroan, antara lain:

1. Direksi dan Dewan Komisaris menjadi panutan (*role model*) bagi seluruh pegawai atau memiliki komitmen pribadi yang tinggi terhadap pengembangan Perseroan yang sehat.
2. Direksi dan Dewan Komisaris mampu mengelola sumber daya manusia, termasuk dalam proses penempatan pegawai yang sesuai dengan keterampilan, pengetahuan dan perilakunya.
3. Meningkatkan kesadaran seluruh pegawai mengenai pentingnya efektivitas pelaksanaan tugas dan tanggung jawab masing-masing dan selanjutnya pegawai mengkomunikasikan pada pihak manajemen yang terkait mengenai setiap permasalahan yang terjadi dalam kegiatan operasional dan non operasional Perseroan.

Monitoring by Management and Culture of Control

The Directors and the Board of Commissioners have responsibilities related to the supervision of the Control System Internal and Control Culture, while the duties and responsibilities are as follows:

1. The Directors has the following responsibilities:
   a. Implementing policies and strategies that have been approved by the Board of Commissioners.
   b. Provide input regarding procedures to identify, measure, monitor and control the risks faced by the Company.
   c. Maintain an organizational structure that reflects the clear authority, responsibilities and reporting relationship.
   d. Monitoring the delegation of authority has run effectively and supported by the application of consistent accountability.
   e. To establish policies and strategies and internal control procedures.
   f. Monitor internal control implementation implemented by internal control system unit.
2. The Board of Commissioners has the following responsibilities:
   a. Periodically ratify and review the bank's overall business policies and strategies.
   b. Understand the main risks facing the Company, establish a risk tolerance and supervise the directors regarding the measures taken by the directors in identifying, measuring, monitoring and controlling such risks.
   c. Validate organizational structure.
   d. Supervises directors regarding the duties of BOD monitoring the effectiveness of internal control system.

Culture of Control

The Directors and the Board of Commissioners are responsible for enhancing the high ethical work and integrity and creating an organizational culture that emphasizes all officers on the importance of internal control. In order to create such a culture of control, the measures undertaken by the Company, among others:

1. The Directors and the Board of Commissioners become role models for all employees or have a high personal commitment to the development of healthy banks.
2. The Directors and Board of Commissioners are able to manage human resources, including in the process of employee placement in accordance with their skills, knowledge and behaviour.
3. Raise the awareness of all employees about the effectiveness of the implementation of the duties and responsibilities of each and the employee communicates to the management related to each problem that occurs in the Operational and non-operational activities of the Company.

Identifikasi dan Penilaian Risiko

Suatu sistem pengendalian intern yang efektif mengharuskan Perseroan mengidentifikasi dan menilai risiko yang dapat mempengaruhi pencapaian sasaran. Penilaian risiko dilaksanakan oleh unit manajemen risiko. Audit Internal turut memberikan data terkait penyesuaian profil risiko berdasarkan hasil temuan-temuan pemeriksaan. Penilaian dapat mengidentifikasi jenis risiko yang dihadapi, penetapan limit risiko dan teknik pengendalian risiko. Metodologi penilaian risiko menjadi tolak ukur untuk membuat profil risiko dalam bentuk dokumentasi data, yang bisa dikinikan secara perodik. Penilaian risiko juga meliputi penilaian terhadap risiko yang dapat diukur (kuantitatif) dan tidak dapat diukur (kualitatif) maupun terhadap risiko yang dapat dikendalikan dan tidak dapat dikendalikan, dengan memperhatikan biaya dan manfaatnya. Selanjutnya Perseroan memutuskan untuk mengambil risiko tersebut atau tidak dengan cara mengurangi kegiatan usaha tertentu.

Identification and Risk Assessment

An effective internal control system requires the Company to identify and assess risks that may affect the achievement of targets. Risk assessment is carried out by the risk management unit. Internal Audit also provides data related to risk profile adjustments based on the audit findings. The assessment can identify the types of risks faced, determine risk limits and risk control techniques. The risk assessment methodology serves as a benchmark for creating a risk profile in the form of data documentation, which can be updated periodically. Risk assessment also includes an assessment of measurable (quantitative) and non-measurable (qualitative) risks as well as controllable and uncontrollable risks, taking into account costs and benefits. Furthermore, the Company decides to take this risk or not by reducing certain business activities.

Kegiatan Pengendalian dan Pemisahan Fungsi Operasional (Pengendalian Operasional)

Kegiatan pengendalian meliputi kebijakan, prosedur dan praktik yang memberikan keyakinan pejabat dan pegawai Perseroan bahwa arahan Direksi dan Dewan Komisaris telah dilaksanakan secara efektif. Kegiatan pengendalian dapat membantu Direksi dan Dewan Komisaris dalam mengelola dan mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan Pengendalian diterapkan pada semua tingkatan fungsional sesuai struktur organisasi Bank, yang sekurang-kurangnya meliputi:

1. *Top level Review* (Kaji Ulang oleh Manajemen)
   Direksi secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dan non operasional dari pejabat eksekutif sehingga memungkinkan untuk me*review* ulang hasil kemajuan (realisasi) dibandingkan dengan target yang akan dicapai, seperti laporan keuangan dibandingkan dengan rencana kerja anggaran yang ditetapkan. Berdasarkan *review* tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya (*fraud*).
2. *Functional Review* (Kaji Ulang Kinerja)
   Adanya *review* terhadap kinerja Perseroan yang meliputi aktivitas operasional dan non operasional bank. *Review* ulang ini dilaksanakan oleh unit pengendalian terkait dengan frekuensi sesuai tuntutan dan kebutuhan, cakupan *review* tersebut antara lain:
   a. Melakukan *review* ulang terhadap penilaian risiko (laporan profil risiko) yang dihasilkan oleh satuan kerja manajemen risiko.
   b. Menganalisis data kegiatan operasional dan non operasional, baik data yang terkait dengan risiko maupun data keuangan, yaitu melakukan verifikasi rincian dan kegiatan transaksi dibandingkan dengan *output* (laporan) yang dihasilkan oleh satuan kerja manajemen risiko.
   c. Melakukan *review* ulang terhadap realisasi pelaksanaan rencana kerja dan anggaran sehingga bisa:

Operation Control and Separation of Operational Functions (Operational Control)

Control activities include policies, procedures and practices that provide office confidence and the Bank's officers that the direction of the BOD and BOC were effectively implemented. Control activities can assist the Directors and Board of Commissioners in managing and controlling risks that may affect performance or result in losses from the Bank. Control activities are applied at all functional levels according to the organizational structure of the Bank, which at least includes:

1. Top level Review
   The Directors periodically asks for an explanation (information) and reports the operational and non-relational performance of the Executive officer so that it is possible to review the progress (realization) results compared to the target to be achieved, such as Financial statements compared to a set budget work plan. According to the review, the directors immediately detected problems such as control weakness, financial report errors or other irregularities (fraud).

2. Functional Review
   Review of the bank's performance covering operational and non-operational activities of the Bank. This review is carried out by the control unit related to the frequency according to the demands and needs, the scope of the review are:

   a. Re-review the risk assessment (risk profile report) generated by the risk Management unit.

   b. Analyzing operational and non-operational activities data, whether data related to risk or financial data, which is to verify the details and transaction activity compared to the output (report) generated by the working unit Risk management.
   c. Reviewing the realization of the implementation of the work plan and budget so that it can:

- Mengidentifikasi penyebab penyimpangan yang signifikan.
- Menetapkan persyaratan untuk tindakan perbaikan (*corrective actions*).

3. Pengendalian Sistem Informasi
   a. Perseroan melakukan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern.
   b. Kegiatan pengendalian sistem informasi dapat digolongkan dalam dua kriteria, yaitu pengendalian umum dan pengendalian aplikasi.
   c. Pengendalian umum meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan pemeliharaan *software*, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada.

      Pengendalian umum ini diterapkan terhadap *mainframe server* dan *users workstation*, serta jaringan internal-eksternal.
   d. Pengendalian aplikasi diterapkan terhadap program yang digunakan Perseroan dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi dapat memantau terjadinya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.
4. Pengendalian Aset Fisik
   Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank. Kegiatan ini meliputi pengamanan aset, catatan dan akses terbatas terhadap program komputer dan *file* data, serta membandingkan nilai aset dan liabilitas Perseroan dengan nilai yang tercantum dalam catatan Bank.
5. Dokumentasi
   a. Perseroan sekurang-kurangnya memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi serta proses audit secara memadai.
   b. Dokumen tersebut diperbaharui secara berkala guna menggambarkan kegiatan operasional dan non operasional Perseroan secara aktual dan diinformasikan kepada seluruh pegawai.
   c. Atas suatu permintaan, dokumen harus senantiasa tersedia untuk kepentingan auditor intern, akuntan publik dan Otoritas Jasa keuangan Akurasi dan ketersediaan dokumen dinilai oleh auditor intern ketika melakukan audit rutin maupun non rutin.

      Pemisahan fungsi dilakukan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langka kegiatan operasional dan non operasional. Perseroan harus memahami prinsip pemisahan fungsi ini yang disebut sebagai "*Four-Eyes Principle*".

- Identifying the causes of significant deviations.
- Set requirements for corrective actions.

3. Information System control
   a. Bank verifies the accuracy and completeness of the transaction and carries out the authorization procedure, in accordance with the internal provisions.
   b. Information system control activities can be classified in two criteria, namely general control and application control.
   c. General control includes control over data center operations, software procurement and maintenance systems, access security, and the development and maintenance of existing application systems.

      These common controls are applied to mainframe servers and users workstations, as well as internal-external networks
   d. Application control is applied to the program used by the Bank in processing transactions and to ensure that all transactions are true, accurate and have been properly authorised. In addition, application control can monitor the occurrence of effective audit process and to check the truth of the audit process.
4. Control of physical assets
   Physical asset control is implemented to ensure the implementation of physical safeguards against the Bank's assets. These activities include securing assets, records and restricted access to computer programs and data files, and comparing the value of Bank assets and liabilities with the value stated in the Bank's records.
5. Documentation
   a. Bank at least forizes and documents the adequate policies, procedures, systems and accounting standards and audit processes.
   b. The document is updated periodically to describe the operational and non operational activities of the Company in actual and informed to all employees.
   c. On a request, the document must always be available for the benefit of internal auditors, public accountants and financial Services Authority the accuracy and availability of documents are assessed by internal auditors when conducting routine or nonroutine audits.

      Separation of functions is done so that every person in his office does not have the opportunity to do and conceal errors or irregularities in the implementation of his duties on the entire level of organization and all rare operational and non activities Operational. The Company must understand the principle of separation of this function called the "Four-Eyes Principle".

Sistem Akuntansi/Keuangan (Pengendalian Keuangan), Informasi dan Komunikasi

Sistem akuntasi, informasi dan komunikasi yang memadai dimaksudkan agar dapat mengindentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing. Sistem akuntansi meliputi metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat/membukukan dan melaporkan transaksi Bank. Untuk menjamin data akuntansi yang akurat dan konsisten dengan data yang tersedia berdasarkan hasil olahan sistem maka proses rekonsiliasi antara data akuntansi dan sistem informasi manajemen wajib dilaksanakan secara berkala atau sekurangkurangnya setiap bulan.

Sistem informasi harus dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris. Sistem pengendalian intern yang efektif sekurang-kurangnya menyediakan data/informasi intern yang cukup dan menyeluruh mengenai keuangan, kepatuhan terhadap ketentuan dan peraturan yang berlaku, informasi pasar (kondisi ekstern) dan setiap kejadian serta kondisi yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan. Sistem Komunikasi mampu memberikan informasi kepada seluruh pihak, baik internal maupun eksternal.

Sistem pengendalian intern Bank menyediakan adanya saluran komunikasi yang efektif agar seluruh pegawai Bank sepenuhnya memahami dan mematuhi kebijakan dan prosedur yang belaku dalam melaksanakan tugas dan tanggung jawabnya.

Kepatuhan Terhadap Peraturan Perundang-Undangan Lainnya

Perseroan melalui Satuan Kerja Kepatuhan dalam upaya untuk memastikan Kepatuhan Perseroan terhadap ketentuan regulator dan peraturan perundang-undangan lainnya, Perseroan melalui Satuan Kerja Kepatuhan melaksanakan hal-hal sebagai berikut:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi melalui aktivitas:
   a. Kegiatan sosialisasi dan observasi Budaya Kepatuhan yang dilaksanakan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank;
   b. Penyusunan kompilasi ketentuan internal melalui sistem aplikasi **bjb** *cyber cafe* yang dapat diakses dengan mudah oleh seluruh insan Bank;
   c. Pemantauan pelaksanaan rapat rutin yang dilaksanakan oleh kantor wilayah/kantor cabang dengan agenda pembahasan ketentuan-ketentuan internal Bank;
   d. Penerapan Sertifikasi ISO 37301:2021 Sistem Manajemen Kepatuhan yang bertujuan untuk menciptakan manajemen kepatuhan yang lebih efektif berdasarkan standar internasional. Sertifikasi ini dilaksanakan pada lingkup proses pengajuan dan pencairan kredit korporasi

Accounting/Financial System (Financial Control), Information and Communication

Adequate accounting, information and communication systems are intended to identify problems that may arise and be used as a means of exchanging information in order to perform the duties in accordance with their respective responsibilities. The accounting system includes the methods and records in order to identify, classify, analyze, classify, record/log and report Bank transactions. In order to ensure accurate and consistent accounting data with data available based on the results of processed systems then the process of reconciliation between accounting data and management information system must be implemented periodically or in a monthly basis.

Information systems must be able to produce reports on business activities, financial conditions, implementation of risk management and fulfillment of provisions that support the duties of the Directors and BOC. Effective internal control system at least provides sufficient and comprehensive internal data/information on finance, compliance with applicable rules and regulations, market information (external conditions) and any events and conditions required in order to make the right and accountable decision making. Communication system is able to provide information to all parties, both internal and external.

The Bank's internal control system provides effective communication channels so that all Bank employees fully understand and adhere to the policies and procedures that are in carrying out their duties and responsibilities.

Compliance With Other Law Regulations

The Company through the Compliance Work Unit in an effort to ensure the Company's compliance with regulatory provisions and other laws and regulations, the Company through the Compliance Work Unit carries out the following matters:

1. Taking steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization through the following activities:
   a. Socialization and Observation of Compliance Culture activities carried out regularly to all levels of organization and Bank's business activities;
   b. Preparation of compilation of internal provisions through the **bjb** cyber cafe application system that could be accessed easily by all Bank personnel;
   c. Monitoring the implementation of routine meetings held by regional offices/branch offices with an agenda for discussing the Bank's internal provisions;
   d. Implementation of the ISO 37301:2021 Compliance Management System Certification aiming to create more effective compliance management based on international standards. This certification was carried out within the scope of the corporate and commercial loan

dan komersial pada Divisi Korporasi dan Komersial serta Kantor Cabang Utama.

2. Mengelola Risiko Kepatuhan yang dihadapi oleh Perseroan melalui aktivitas:
   a. Melakukan identifikasi, inventarisasi dan *monitoring* kepatuhan atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya;
   b. Melakukan pemantauan terhadap pelaksanaan prinsip kehati-hatian;
   c. Menyampaikan notifikasi dan pemantauan kepatuhan atas kewajiban pelaporan Perseroan kepada regulator agar dilaksanakan dengan memperhatikan ketentuan yang berlaku dan melakukan pengkinian *database* pelaporan;
   d. Menyusun *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil *resume* tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
   e. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehatian-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar ke depan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
   f. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
   g. Menetapkan *risk limit, risk tolerance,* dan *risk appetite* risiko kepatuhan;
   h. Melakukan identifikasi titik rawan gratifikasi pada Perseroan sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud, serta* Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*).
   i. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APU-PPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam *monitoring* kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal terbaru dan *monitoring* prinsip kehati-hatian.
   j. Penguatan Sistem Informasi, misalnya pengembangan *Knowledge Manajemen System* sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/*fraud* secara cepat.
3. Untuk memastikan kebijakan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku, dilaksanakan aktivitas sebagai berikut:

application and disbursement process at the Corporate and Commercial Division and the Main Branch Office.

2. Managing the Compliance Risk faced by the Bank through the following activities:
   a. Identifying, inventorying and monitoring compliance with reporting obligations to regulators based on FSA regulations and other external provisions;
   b. Monitoring the implementation of the precautionary principle;
   c. Submitting notification and monitoring of compliance with the Bank's reporting obligations to the regulator so that it was carried out by considering the applicable regulations and updating the reporting database;
   d. Compiling a resume on policies or regulations issued by the authorities, such as PBI, PADG, POJK, SEOJK and other regulations related to the Bank. The results of the resume were submitted to the relevant work unit for further use by the relevant work unit to make improvements or adjustments to the policies, systems and procedures that already existed in the work unit;
   e. Updating the working papers or tools used in monitoring reporting and the precautionary principle currently being carried out by the Bank. This was done so that in the future there was no delay in submitting reports to the supervisory authority or other competent authorities which might result in sanctions or fines to the Bank;
   f. In facing the era of digital transformation, strategies were implemented, including prioritizing the adequacy of internal regulations, especially in the field of digitization;
   g. Establishing risk limits, risk tolerance, and risk appetite for compliance risks;
   h. Identifying gratituity prone points at the Bank as an early warning in implementing gratituities and/or fraud risk mitigation measures, as well as implementing ISO 37001:2016 Anti-Bribery Management System (SMAP) in the Bank's business sector to avoid bribery practices (Zero Tolerance).
   i. Developing systems reducing the potential for Compliance Risk, including **bjb** AMOLA as a system used in AML-CFT activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to regulators, submitting notifications of the latest external provisions and monitoring prudential principles.
   j. Strengthening the Information System, for example the development of the Knowledge Management System as a system that made it easier for employees to search for applicable regulations and the Fraud Detection System to detect suspicious/fraud transactions quickly.
3. Ensuring that the policies, systems, and procedures as well as the business activities carried out by the Bank were in accordance with the prevailing laws and regulations, and the following activities were carried out:

a. Pengkajian terhadap *draft*/rancangan kebijakan, sistem, dan prosedur yang akan diberlakukan oleh Bank;
b. Memverifikasi materi kegiatan rapat teknis dan/atau menghadiri kegiatan rapat teknis;
c. Melakukan kajian rencana penerbitan produk dan/atau pelaksanaan aktivitas baru dan memverifikasi rencana produk dan/atau aktivitas baru yang akan dikeluarkan oleh Bank;
d. Melakukan analisis dan verifikasi dokumen atas rencana pengajuan kesiapan operasional jaringan kantor menggunakan *compliance check list* jaringan kantor.

4. Memastikan kepatuhan Perseroan terhadap komitmen yang dibuat oleh Perseroan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang, dilaksanakan melalui aktivitas *monitoring* dan pelaporan tindak lanjut penyelesaian komitmen Bank.
5. Penerapan Program Anti Pencucian uang dan Pencegahan Pendanaan Terorisme, yang dilaksanakan dengan berlandaskan kepada 5 pilar Penerapan Program APU PPT, yaitu:
   a. Pengawasan aktif Dewan Komisaris dan Direksi
   b. Kebijakan dan Prosedur
   c. Pengendalian Internal
   d. Sistem Informasi Manajemen, serta
   e. Sumber Daya Manusia dan Pelatihan
6. Dalam rangka menunjang terwujudnya tata kelola yang baik, Perseroan melalui Divisi Kepatuhan & APU PPT melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko yang akan mengakibatkan kerugian bagi Perseroan maupun *stakeholders* di antaranya pencegahan tindak pidana korupsi melalui:
   1) Program Pengendalian Gratifikasi
      Program Pengendalian Gratifikasi dilaksanakan berdasarkan Komitmen bersama/kesepakatan kerjasama penerapan Program Pengendalian Gratifikasi dan Perluasan LHKPN yang telah ditandatangani antara bank **bjb** dengan KPK pada tanggal 25 Maret 2011.
   2) *Monitoring* Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)
      Pada periode tahun 2021 (pelaporan LHKPN tahun 2020), berdasarkan hasil *monitoring* dari KPK, tingkat kepatuhan pelaporan bank **bjb** telah mencapai **100%**
   3) *Monitoring* Benturan kepentingan.
      Pada periode tahun 2022, tidak terdapat Laporan Benturan Kepentingan.
   4) Penerapan *ISO* 37001 : 2016 Sistem Manajemen Anti Penyuapan
      Pada tanggal 22 November 2021, bank **bjb** telah berhasil memperoleh sertifikat *ISO* 37001:2016 Sistem Manajemen Anti Penyuapan pada ruang lingkup proses pengajuan dan pencairan kredit Korporasi dan Komersial di Kantor Pusat dan Kantor Cabang Utama Bandung. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan merupakan perwujudan komitmen Perseroan dalam aksi pencegahan dan pemberantasan korupsi,

a. Reviewing the drafts of policies, systems, and procedures to be implemented by the Bank;
b. Verifying the material for technical meeting activities and/or attend technical meeting activities;
c. Reviewing plans for the issuance of new products and/or implementation of new activities and verifying plans for new products and/or activities to be issued by the Bank;
d. Analyzing and verifying documents on plans for submitting office network operational readiness using the office network compliance check list.

4. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities through monitoring and reporting activities on the follow-up to the completion of the Bank's commitments.
5. mplementing the Anti-Money Laundering and Prevention of Terrorism Financing Program, which was carried out based on the 5 pillars of the Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) Program Implementation, namely:
   a. Active supervision of the Board of Commissioners and the Directors
   b. Policies and Procedures
   c. Internal control
   d. Management Information System, as well as
   e. Human Resources and Training
6. In order to support the realization of Good Governance, the Bank through the Compliance Division & Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) took preventive measures to reduce or minimize risks that resulted in losses for the Bank and stakeholders including prevention of corruption through:
   1) Gratuity Control Program
      The Gratituity Control Program was implemented based on a joint commitment/cooperation agreement on the implementation of the Gratification Control Program and LHKPN Expansion which was signed between bank **bjb** and the KPK on March 25, 2011.
   2) Monitoring of State Administrators Wealth Reports (LHKPN)
      In the 2021 period (2020 LHKPN reporting), based on the monitoring results from the Corruption Eradication Commission, bank **bjb** reporting compliance rate reached **100%**
   3) Monitoring Conflicts of interest.
      In the period of 2022, there was no Conflict of Interest Report.
   4) Implementation of ISO 37001 : 2016 Anti-Bribery Management System
      On November 22, 2021, bank **bjb** successfully obtained the certificate of ISO 37001:2016 Anti-Bribery Management System in the scope of the application and disbursement process for Corporate and Commercial loans at the Head Office and Main Branch Offices in Bandung. The implementation of ISO 37001:2016 AntiBribery Management System was a manifestation of the Bank's commitment in preventing and eradicating

sebagai bagian dari upaya bank **bjb** untuk meningkatkan tata kelola yang baik (*Good Corporate Governance*).

7. Dalam rangka penerapan fungsi kepatuhan terintegrasi pada Konglomerasi Keuangan, maka Perseroan melalui Divisi Kepatuhan & APU PPT melakukan pemantauan dan evaluasi terhadap pelaksanaan Fungsi Kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan bank **bjb** yang dilakukan secara berkala setiap triwulan.

8. Menjalankan tugas lain yang terkait dengan fungsi kepatuhan yaitu bertindak sebagai narahubung (*contact person*) untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal.

Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Perseroan melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Perseroan harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Perseroan sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Perseroan memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris.

Kesesuaian dengan Committee *of Sponsoring Organizations of Tradeway Commission* (COSO)

COSO *Internal Control – Integrated Framework*, membagi pengendalian intern dalam 5 (lima) komponen yang saling terkait yaitu:

Control Environment

Penetapan kebijakan oleh Direksi yang akan menentukan budaya dan kegiatan operasional perusahaan secara keseluruhan dan menjadi acuan bagi ke – 4 komponen lainnya, mencakup:

Tanggung jawab Direksi untuk:

1. Menyetujui dan secara periodik m*ereview* keseluruhan strategi bisnis dan kebijakan Bank.
2. Memahami risiko utama yang dihadapi Bank, menetapkan tingkat risiko yang dapat diterima dan memastikan bahwa manajemen senior yang dapat diterima dan memastikan bahwa manajemen senior telah melaksanakan identifikasi, mengukur, memantau dan mengendalikan risiko.
3. Menyetujui struktur organisasi.

corruption, as part of bank **bjb** efforts to improve good corporate governance.

7. In the context of implementing the integrated compliance function in the Financial Conglomerate, the Bank through the Compliance Division & Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) Program conducted monitoring and evaluation of the implementation of the Compliance Function at each Financial Services Institution in the bank **bjb** Financial Conglomerate carried out periodically every quarter.
8. Carrying out other tasks related to the compliance function, namely acting as a contact person for Bank compliance issues for internal and external parties

Activities Monitoring and Correction Actions Irregularities

The Bank is monitoring the overall effectiveness of internal control implementation. Monitoring of the Bank's key risks should be prioritized and serve as part of daily Bank activities including periodic evaluation, both by operational and non-operational units and by internal Audit work unit (SKAI). The Bank monitors and evaluates The adequacy of internal control systems is related to the change in external conditions and externally and should increase the capacity of the internal control system so that its effectiveness can be improved.

The weakness in internal control, whether identified by operational working units (risk taking units), SKAI and other parties, is immediately reported and becomes the attention of officials or competent directors. Weaknesses of material internal control are also reported to the Board of Commissioners.

Compliance with The Committee of Sponsoring Organizations of Tradeway Commission (COSO)

COSO Internal Control – Integrated Framework, divides internal control in 5 (five) interrelated components:

Control Environment

Policy determination by the directors will determine the culture and operational activities of the company as a whole and become a reference for the 4 other components, including:

Responsibilities of the Directors:

1. Approve and periodically view the overall business strategy and policy of the Bank.
2. Understand the main risks facing the Bank, establishing acceptable levels of Riisko and ensuring that senior management is acceptable and ensuring that senior management has conducted identification, measuring, monitoring and controlling Risk.
3. Approve the organizational structure.

4. Memastikan bahwa manajemen senior memantau efektivitas dari sistem pengendalian intern Bank.

Tanggung jawab Manajemen Senior untuk:
1. Mengimplementasikan strategi dan kebijakan yang telah disetujui oleh Direksi.
2. Menetapkan proses untuk mengidentifikasi, mengukur, memonitor dan memantau risiko yang terjadi di Bank.
3. Memastikan bahwa struktur organisasi dengan jelas menetapkan tanggung jawab, kewenangan dan garis pelaporan serta memastikan bahwa pendelegasian tanggung jawab telah dilaksanakan secara efektif.
4. Menetapkan kebijakan pengendalian intern yang tepat serta memantau kecukupan dan efektivitas dari sistem pengendalian intern.

Tanggung jawab Direksi dan Manajemen Senior untuk:
Menetapkan standar etika dan integritas yang tinggi serta mengembangkan budaya yang menekankan dan memperlihatkan kepada seluruh karyawan mengenai pentingnya pengendalian intern. Setiap karyawan dalam organisasi perlu mengetahui peran masing-masing dalam pengendalian intern.

Risk Assessment
Mengindentifikasi dan menganalisis risiko yang dihadapi dalam pencapaian obyektif perusahaan serta menentukan bagaimana suatu risiko harus dikelola, mencakup sistem pengendalian intern yang efektif yang dapat mengidentifikasi dan menelaah risiko yang secara material dapat mempengaruhi pencapaian obyektif Bank. Penelahaan harus mencakup seluruh risiko yang dihadapi Perseroan secara konsolidasi (antara lain risiko kredit, risiko likuiditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan dan risiko reputasi).

Control Activities
Meliputi kebijakan, prosedur dan praktek pelaksanaan untuk memastikan bahwa arahan/kebijakan Direksi dilaksanakan dengan baik dan konsisten, mencakup:
1. Ditetapkannya suatu struktur pengendalian yang tepat, yang menjelaskan aktivitas pengendalian disetiap tingkatan bisnis. Hal ini mencakup *review* oleh manajemen puncak, aktivitas pengendalian yang tepat untuk berbagai unit kerja, pengendalian fisik, pengecekkan mengenai kepatuhan terhadap limit-limit dan tndak lanjut atas ketidakpatuhan, sistem yang terkait dengan proses persetujuan dan otorisasi serta sistem verifikasi dan rekonsiliasi.
2. Adanya pemisahan tugas yang benar/tepat dan tidak ada penugaan yang berbenturan kepentingan/tanggung jawab. Area yang berpotensi terjadinya benturan kepentingan harus diidentifikasi, diminimalisir dan harus senantiasa dipantau.

Information and Communication
Mencakup perolehan dan penyampaian informasi yang relevan sebagai dasar untuk pengambilan keputusan, termasuk mengkomunikasikan secara detail dan tepat waktu sehingga dapat dilaksanakan secara efektif dan efisien, meliputi:

4. Ensure that senior management monitors the effectiveness of the Bank's internal control system.

Responsibilities of Senior Management:
1. Implement strategies and policies approved by the Directors.
2. Establish a process for identifying, measuring, monitoring and monitoring the risks that occur in the Bank.
3. Ensure that the organizational structure clearly establishes responsibility, authority and reporting lines and ensures that the delegation of responsibility has been implemented effectively.
4. Establishing appropriate internal control policies and monitoring the adequacy and effectiveness of internal control systems.

Responsibilities of Directors and Senior Management:
To establish high ethical and integrity standards and to develop a culture that emphasizes and demonstrates to all employees about the importance of internal control. Every employee in the organization needs to know each other's role in internal control.

Risk Assessment
Identifying and analyzing the risks faced in objective achievement of the company and determining how a risk should be managed, including an effective internal control system that can identify and study the risks can materially affect the objective achievement of the Bank. The study must cover all risks that the Bank faces in consolidation (including credit risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputational risk).

Control Activities
Includes policies, procedures and practices to ensure that the directors 'directives/policies are well executed and consistent, including:
1. Set up a precise control structure, which explains the controlling activity at every business level. This includes reviews by top management, appropriate control activities for a variety of work units, physical control, reduction in compliance with limits and further limits on non-compliance, systems related to approval and authorization processes and verification and reconciliation systems.
2. The separation of the right/right tasks and no assignment in conflict of interest/responsibilities. Areas of potential conflicts of interest must be identified, minimized and must always be monitored.

Information and Communication
Includes obtaining and delivering relevant information as the basis for decision making, including communicating in detail and timely manner so that it can be implemented effectively and efficiently, including:

1. Data finansial, operasional dan kepatuhan yang komprehensif serta informasi pasar mengenai kejadian maupun kondisi yang relevan untuk pengambilan keputusan. Informasi tersebut harus dapat dipercaya, tepat waktu, dapat diakses dan dibuat dalam format yang konsisten.
2. Sistem informasi yang handal yang mencakup seluruh aktivitas Perseroan yang penting.
3. Saluran komunikasi yang efektif untuk memastikan bahwa seluruh karyawan memahami dan mentaati kebijakan dan prosedur yang terkait dengan tugas dan tanggung jawab masing-masing dan bahwa informasi diterima oleh karyawan yang tepat.

Monitoring

Proses untuk menilai kualitas pengendalian intern yang dilakukan secara berkesinambungan untuk memastikan bahwa pengendalian berjalan sesuai dengan ketentuan, mencakup:

1. Pemantauan yang berkesinambungan terhadap efektivitas pengendalian intern serta pemantauan terhadap risiko-risiko kunci harus merupakan bagian dari aktivitas harian serta harus dievaluasi secara periodik oleh pelaksana bisnis dan audit intern.
2. Pelaksanaan audit yang koprehensif terhadap sistem pengendalian intern oleh auditor intern yang independen, terlatih dan kompeten, yang hasilnya harus dilaporkan langsung kepada Direktur Utama, Komite Audit dan manajemen senior terkait.
3. Identifikasi kekurangsempurnaan dalam pengendalian intern oleh karyawan, pelaksana bisnis ataupun audit intern yang harus segera dilaporkan ketingkat manajemen dan ditanggapi. Kekurangan yang signifikan harus dilaporkan kepada Manajemen Senior dan Direksi.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris. Langkah-langkah perbaikan yang dilakukan Perseroan dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

1. Perseroan tidak memberikan toleransi terhadap segala bentuk tindakan *Fraud* (*zero tolerance for Fraud*) dan segala bentuk kejahatan perbankan, baik yang dilakukan secara individu atau kelompok serta secara langsung maupun tidak langsung.
2. Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Perseroan segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait.
3. SKAI melakukan *review* atau langkah pemantauan lainya yang memadai terhadap kelemahan yang terjadi dan segera melaporkan kepada Direktur Utama, Dewan Komisaris

1. well as market information on events and relevant conditions for decision making. Such information must be trustworthy, timely, accessible and created in a consistent format.
2. Reliable information system that covers all the important Bank activities.
3. Effective communication channels to ensure that all employees understand and adhere to the policies and procedures associated with their respective duties and responsibilities and that information is received by the appropriate employees.

Monitoring

Process to assess the quality of internal controls that are carried out continuously to disable that the control is running in accordance with provisions, including:

1. Ongoing monitoring of the effectiveness of internal controls and monitoring of key risks must be part of daily activities and should be evaluated periodically by business executor and internal audit.
2. Implementation of a comprehensive audit of internal control systems by independent, trained and competent internal auditors, whose results must be reported directly to the President Director, Audit Committee and related senior management.
3. Identification of imperfections in internal control by employees, business executor or internal audit which should be reported immediately to the level of management and response. Significant deficiencies should be reported to Senior Management and the Directors.

Overview of The Internal Control System The Effectiveness

Weaknesses in internal control, whether identified by the operational work unit (risk taking unit), Internal Audit Work Unit or other parties, were immediately reported and came to the attention of the authorized officer or Board of Directors. Material internal control weaknesses were also reported to the Board of Commissioners. Corrective steps taken by the Bank in order to improve internal control weaknesses were:

1. The Bank did not tolerate all forms of fraud (zero tolerance for fraud) and all forms of banking crime, whether committed individually or in groups and directly or indirectly.
2. Any reports regarding weaknesses in internal control or ineffectiveness of the Bank's risk controls were immediately followed up by the Board of Commissioners, Directors and relevant executive officers.
3. Internal Audit Work Unit conducted reviews or other adequate monitoring steps on weaknesses that occur and immediately reports to the President Director, the Board of Commissioners

dan Komite Audit, dalam hal masih terdapat kelemahan yang belum diperbaiki atau tindakan korektif yang belum ditindaklanjuti.
4. Untuk menentukan bahwa seluruh kelemahan segera ditindaklanjuti maka harus ada kesadaran dari unit terkait untuk segera mengambil langkah perbaikan. Direksi dan Dewan Komisaris harus menerima laporan secara berkala berupa ikhtisar mengenai hasil identifikasi seluruh permasalahan dalam pengendalian intern.

Berdasarkan evaluasi yang telah dilakukan selama tahun 2022 menunjukkan bahwa sistem pengendalian internal pada bank **bjb** telah memadai.

Pernyataan Direksi dan/atau Dewan Komisaris Atas Kecukupan Sistem Pengendalian Internal

SKAI, Direksi, Dewan Komisaris serta Komite Audit telah melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. SKAI, Direksi, Dewan Komisaris serta Komite Audit memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. SKAI, Direksi, Dewan Komisaris serta Komite Audit menilai bahwa sistem pengendalian internal telah memadai.

Manajemen Risiko

Dasar Penerapan Manajemen Risiko

Dalam penerapan manajemen risiko, bank **bjb** senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia dengan mengacu pada:
1. Praturan OJK NO. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
2. Surat Edaran Otoritas Jasa Keuangan Nomor 14/ SEOJK.03/2017 Tentang Penilaian Tingkat Kesehatan Bank Umum.
3. Surat Edaran OJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
4. Peraturan OJK No. 38/POJK.03/2017 tentang Penerapan Manajemen Risiko Secara Konsolidasi Bagi Bank yang Melakukan Pengendalian Terhadap Perusahaan Anak.
5. Surat Edaran OJK No. 43/SEOJK.03/2017 tentang Prinsip Kehati-hatian dan Laporan Dalam Rangka Penerapan Manajemen Risiko Secara Konsolidasi Bagi Bank yang Melakukan Pengendalian Terhadap Perusahaan Anak.
6. Peraturan OJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
7. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/ POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

and the Audit Committee, in the event that there were still weaknesses that had not been corrected or corrective actions that had not been followed up.
4. To determine that all weaknessesweare immediately followed up, there had to be awareness from the relevant units to immediately take corrective steps. The Board of Directors and Board of Commissioners had to receive periodic reports in the form of a summary of the results of identification of all problems in internal control.

Based on the evaluation that has been carried out in 2022, it shows that the internal control system at bank **bjb** was adequate.

Statement of The Directors and/or The Board of Commissioners on The Adequacy of The Internal Control System

SKAI, the Board of Directors, the Board of Commissioners and the Audit Committee have monitored the overall effectiveness of internal control implementation. SKAI, the Board of Directors, the Board of Commissioners and the Audit Committee monitor and evaluate the adequacy of the internal control system in relation to changes in internal and external conditions and must increase the capacity of the internal control system so that its effectiveness can be increased. SKAI, the Board of Directors, the Board of Commissioners and the Audit Committee consider that the internal control system is adequate.

Risk Management

Basic Risk Management Implementation

In the application of risk management, bank **bjb** is always obedient and obedient to the prevailing regulations and legislation in Indonesia with reference to:
1. OJK regulation No. 4/POJK.03/2016 On Health Level Assessment of Commercial Banks.
2. Circular Letter of the Financial Services Authority Number 14/ SEOJK.03/2017 Regarding Assessment of Commercial Bank Soundness Levels.
3. Circular letter of OJK No. 34/SEOJK.03/2016 concerning The Implementation of Risk Management for Commercial Banks.
4. OJK regulation No. 38/POJK.03/2017 on The Implementation of Consolidated Risk Management for Banks Controlling for Subsidiaries.
5. Circular letter of OJK No. 43/SEOJK.03/2017 on The Principles of Prudence and Report in Order to Consolidate Risk Management for The Bank Controlling The Subsidiary Company.
6. OJK regulation No. 17/POJK.03/2014 On The Implementation of Integrated Risk Management for Financial Conglomerations.
7. Financial Services Authority Regulation Number 34/POJK.03/2016 concerning Amendments to Financial Services Authority Regulation Number 11/POJK.03/2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks.

8. Surat Edaran Otoritas Jasa Keuangan Nomor 26/SEOJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Sesuai Profil Risiko dan Pemenuhan Capital *Equivalency Maintained Assets*.
9. Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.03/2015 Tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum.
10. Peraturan Otoritas Jasa Keuangan Nomor 50/POJK.03/2017 Tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio*) Bagi Bank Umum.
11. Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.03/2019 Tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum.
12. Surat Edaran Otoritas Jasa Keuangan Nomor 12/SEOJK.03/2018 Tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam Banking Book (*Interest Rate Risk In The Banking Book*) Bagi Bank Umum
13. Peraturan OJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
14. Surat Edaran OJK No. 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
15. Peraturan Otoritas Jasa Keuangan Nomor 26/POJK.03/2015 Tentang Kewajiban Penyediaan Modal Minimum Terintegrasi Bagi Konglomerasi Keuangan.

Sistem Manajemen Risiko

Perseroan melaksanakan penerapan sistem manajemen risiko berdasarkan 4 (empat) pilar sebagai berikut:

Pengawasan aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris bertanggung jawab atas efektivitas penerapan manajemen risiko Perseroan. Untuk itu Direksi dan Dewan Komisaris harus memahami risiko yang dihadapi oleh Perseroan dan memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya manajemen risiko dalam organisasi Perseroan. Dalam rangka mendukung penerapan manajemen risiko secara efektif, Direksi secara aktif terlibat dalam *Risk Management Commite* (RMC), Komite Manajemen Risiko Terintegrasi (KMRT) serta pembentukan Komite dalam struktur Dewan Komisaris seperti Komite Pemantau Risiko (KPR), Komite Audit dan Komite Tata Kelola (KTT).

Kecukupan kebijakan, prosedur dan penetapan limit sebagai pedoman penerapan manajemen risiko

Dalam rangka pengendalian risiko secara efektif, kebijakan dan prosedur yang dimiliki Perseroan didasarkan pada strategi manajemen risiko yang dilengkapi dengan toleransi risiko dan limit risiko. Penetapan toleransi risiko dan limit risiko dilakukan dengan memperhatikan tingkat risiko yang akan diambil dan strategi Perseroan secara keseluruhan. Penerapan manajemen risiko yang

8. Financial Services Authority Circular Letter Number 26/SEOJK.03/2016 Concerning Minimum Capital Adequacy Requirements According to Risk Profiles and Fulfillment of Capital Equivalency Maintained Assets.
9. Financial Services Authority Regulation Number 42/POJK.03/2015 Concerning the Obligation to Fulfill Liquidity Coverage Ratio for Commercial Banks.
10. Financial Services Authority Regulation Number 50/POJK.03/2017 Concerning the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks.
11. Financial Services Authority Regulation Number 31/POJK.03/2019 Concerning the Obligation to Fulfill Leverage Ratios for Commercial Banks.
12. Financial Services Authority Circular Letter Number 12/SEOJK.03/2018 Concerning Application of Risk Management and Standard Approach Risk Measurement for Interest Rate Risk in the Banking Book (Interest Rate Risk In The Banking Book) for Commercial Banks
13. Peraturan OJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
14. Surat Edaran OJK No. 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
15. Financial Services Authority Regulation Number 26/POJK.03/2015 Concerning Integrated Minimum Capital Adequacy Requirements for Financial Conglomerates.

Risk Management System

The Bank implemented a risk management system based on 4 (four) pillars as follows:

Active supervision of the Board of Directors and Board of Commissioners

The Board of Directors and Board of Commissioners were responsible for the effectiveness of the Company's Risk Management implementation. For this reason, the Board of Directors and Board of Commissioners had to understand the risks faced by the Bank and provide clear directions, carry out active monitoring and mitigation as well as develop a culture of risk management within the Company's organization. In order to support the implementation of effective Risk Management, the Board of Directors was actively involved in the Risk Management Committee (RMC), Integrated Risk Management Committee (KMRT) and the establishment of Committees within the Board of Commissioners structure such as the Risk Monitoring Committee (KPR), Audit Committee and Governance Committee (summit).

Adequacy of policies, procedures and setting limits as guidelines for the implementation of risk management

In order to control Risk effectively, the Bank's policies and procedures were based on the risk management strategy complemented by risk tolerance and Risk limits. Determination of Risk tolerance and risk limits was carried out by taking into account the level of Risk to be taken and the overall strategy of the Bank. Effective implementation of risk management was

efektif telah didukung dengan kerangka yang mencakup kebijakan dan prosedur manajemen risiko serta limit risiko yang ditetapkan secara jelas sejalan dengan visi, misi, dan strategi bisnis Perseroan. Penyusunan kebijakan dan prosedur manajemen risiko tersebut dilakukan dengan memperhatikan antara lain: jenis, kompleksitas kegiatan usaha, profil risiko, *risk appetite* dan *risk tolerance*, keterkaitan antar risiko, serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat. Selain itu, penerapan kebijakan dan prosedur manajemen risiko yang dimiliki Perseroan harus didukung oleh kecukupan permodalan dan kualitas SDM. Hal-hal yang perlu diperhatikan dalam penetapan kerangka manajemen risiko termasuk kebijakan, prosedur dan limit, antara lain:

1. Strategi Manajemen Risiko
   Strategi manajemen risiko merupakan acuan terhadap pendekatan mengenai cara pencapaian tujuan manajemen risiko. Perseroan merumuskan strategi manajemen risiko sesuai strategi bisnis secara keseluruhan dengan memperhatikan *risk appetite*, *risk tolerance* dan *risk limit*. Strategi manajemen risiko disusun untuk memastikan bahwa eksposur risiko Perseroan berada pada atau di bawah tingkat eksposur risiko yang ditetapkan sesuai dengan kebijakan, prosedur internal Perseroan, peraturan perundang-undangan dan ketentuan lain yang berlaku. Strategi manajemen risiko disusun berdasarkan prinsip-prinsip umum berikut:
   a. Strategi manajemen risiko harus berorientasi jangka panjang untuk memastikan kelangsungan usaha Perseroan dengan mempertimbangkan kondisi atau siklus ekonomi;
   b. Strategi manajemen risiko secara komprehensif dapat mengendalikan dan mengelola risiko Perseroan dan Perusahaan Anak; dan
   c. Mencapai kecukupan permodalan yang diharapkan disertai alokasi sumber daya yang memadai.

   Strategi manajemen risiko disusun dengan mempertimbangkan faktor-faktor berikut:
   a. Kondisi ekonomi serta dampaknya pada risiko Perseroan;
   b. Organisasi Perseroan, termasuk kecukupan sumber daya manusia dan infrastruktur pendukung;
   c. Kondisi keuangan Perseroan, organisasi Perseroan, kemampuan untuk menghasilkan laba dan kemampuan mengidentifikasi, memantau, dan mengendalikan risiko yang timbul sebagai akibat perubahan faktor internal dan eksternal;
   d. Diversifikasi portofolio Perseroan.
      Strategi manajemen risiko di *review* secara berkala dan dikomunikasikan secara efektif kepada seluruh jenjang organisasi agar memahami secara jelas pendekatan yang telah ditetapkan serta mematuhi seluruh aspek yang terkait.

2. Tingkat Risiko yang akan diambil (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit (*Risk Limit*)
   Risk Appetite merupakan tingkat risiko yang bersedia diambil oleh Perseroan dalam rangka mencapai sasaran atau tingkat laba yang diharapkan. *Risk Appetite* tercermin dalam strategi dan

supported by a framework that included risk management policies and procedures as well as Risk limits that were clearly defined in line with the Company's vision, mission and business strategy. The preparation of risk management policies and procedures was carried out by taking into account type, complexity of business activities, risk profile, risk appetite and risk tolerance, interrelationships between risks, as well as regulations stipulated by the authorities and/or sound banking practices. In addition, the implementation of risk management policies and procedures owned by the Bank had to be supported by adequate capital and quality human resources. Things that needed to be considered in determining the Risk Management framework including policies, procedures and limits were:

1. Risk Management Strategy
   The risk management strategy was a reference to the approach regarding how to achieve the objectives of risk management. The Bank formulated a risk management strategy according to the overall business strategy by taking into account risk appetite, risk tolerance and risk limits. The risk management strategy was structured to ensure that the Bank's risk exposure was at or below the risk exposure level set in accordance with the Company's policies, internal procedures, laws and regulations and other applicable provisions. The risk management strategy was prepared based on the following general principles:
   a. The risk management strategy had to be long-term oriented to ensure the continuity of the Company's business by taking into account conditions or economic cycles;
   b. Comprehensive risk management strategy could control and manage the risks of the Company and Subsidiaries; and
   c. Achieve the expected capital adequacy accompanied by adequate allocation of resources.

   The risk management strategy was prepared by considering the following factors:
   a. Economic conditions and their impact on Company risk;
   b. Company organization, including the adequacy of human resources and supporting infrastructure;
   c. The financial condition of the Company, the organization of the Company, the ability to generate profits and the ability to identify, monitor and control risks that arise as a result of changes in internal and external factors;

   d. Company portfolio diversification.
      The risk management Strategy was regularly reviewed and communicated effectively to all levels of the organization in order to clearly understand the established approach and comply with all related aspects.

2. Risk Appetite, Risk Tolerance and Risk Limit

Risk Appetite is the level of risk that is willing to be taken by the Company in order to achieve the target or expected profit level. Risk Appetite is reflected in the Company's

sasaran bisnis Perseroan serta mencerminkan harapan Pemangku Kepentingan. Toleransi Risiko (*risk tolerance*) merupakan tingkat dan jenis Risiko yang secara maksimum ditetapkan oleh Perseroan. *Risk tolerance* merupakan penjabaran dari *risk appetite*. Direksi memberikan arahan yang jelas mengenai *risk appetite*, *risk tolerance* dan *risk limit* Perseroan.

Perseroan telah menetapkan *risk appetitte statement* dan *risk tolerance* terhadap 8 (delapan) risiko melalui SK Direksi nomor 0828/SK/DIR-MRI/2020 tanggal 17 Desember 2020 perihal *Risk Appetitte Statement* dan *Risk Tolerance* PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Penetapan *risk appetite*, *risk tolerance* dan *risk limit* harus dapat mengakomodir tujuan seluruh *stakeholder* Perseroan yang meliputi Regulator, Pemegang Saham, Investor, Direksi, Karyawan maupun Nasabah. Adapun tujuan dari *stakeholder* meliputi pemenuhan atas aspek kepatuhan, risiko, permodalan, *return*, maupun pertumbuhan yang berkelanjutan. Mengingat sifatnya yang menyeluruh, maka penetapan dan pengelolaan *risk appetite*, *risk tolerance* dan *risk limit* memerlukan komitmen bersama seluruh lini bank. *Risk appetite*, *risk tolerance* dan *risk limit* yang telah ditetapkan oleh Perseroan bertujuan untuk menunjang pencapaian strategi bisnis Perseroan dengan tingkat risiko yang dapat diterima.

Dalam implementasinya, akan dilakukan pemantauan secara berkala atas tingkat eksposur risiko aktual terhadap posisi pencapaian strategi bisnis bank. Adapun aspek tata kelola (*governance*) terdiri dari tiga aspek, antara lain:

a. *Strategic Level*
   Strategic Level merupakan jenjang kewenangan yang melekat pada Direksi melalui Komite Manajemen Risiko. Direksi berwenang menentukan selera risiko yang diinginkan (*Risk Appetite*) selaras dengan strategi bisnis bank. Di samping itu, Direksi juga berwenang untuk memberikan persetujuan atas besaran nilai *risk tolerance* dan nilai *risk limit* dengan merujuk pada *risk appetite* yang telah ditentukan.
b. *Tactical Level*
   Pengelolaan *risk appetite, risk tolerance* dan *risk limit* pada jenjang *tactical level* merupakan kewenangan Divisi Manajemen Risiko dalam hal mengembangkan metodologi *risk tolerance* untuk setiap jenis risiko secara *bankwide*.
c. *Operational Level*
   Operational level merupakan kewenangan dan dibentuk oleh setiap *risk taking* unit yang perannya adalah dalam menentukan besaran *risk limit* yang dapat diterima dan hasilnya dikoordinasikan dengan Divisi Manajemen Risiko. Besaran *risk limit* yang diusulkan, selanjutnya disampaikan kepada Divisi Manajemen Risiko untuk dilakukan *review* terkait metode perhitungan serta dalam rangka melakukan sinkronisasi dengan hasil perhitungan *risk tolerance* maupun *risk appetite*.

business strategy and objectives and reflects the expectations of Stakeholders. Risk tolerance is the maximum level and type of risk determined by the Company. Risk tolerance is a description of risk appetite. The Board of Directors provided clear directions regarding the Company's risk appetite, risk tolerance and risk limits.

The Bank established a risk appetite statement and risk tolerance for 8 (eight) risks through Directors Decree number 0828/SK/DIR-MRI/2020 dated December 17, 2020 concerning Risk Appetitte Statement and Risk Tolerance of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Determination of risk appetite, risk tolerance and risk limit had to be able to accommodate the objectives of all bank stakeholders which included Regulators, Shareholders, Investors, Directors, Employees and Customers. The objectives of stakeholders included compliance with aspects of compliance, risk, capital, return, and sustainable growth. Given its comprehensive nature, the determination and management of risk appetite, Risk tolerance and risk limit required a joint commitment from all lines of the bank. Risk Appetite, Risk Tolerance and Risk Limits that had been set by the bank aimed to support the achievement of the bank's business strategy with an acceptable level of risk.

In its implementation, regular monitoring was carried out on the level of actual risk exposure to the position of achieving the bank's business strategy. The governance aspect consisted of three aspects, including:

a. Strategic Level
   Strategic Level was a level of authority attached to the Board of Directors through the Risk Management Committee. The Board of Directors had the authority to determine the desired risk appetite (Risk Appetite) in line with the bank's business strategy. In addition, the Board of Directors was also authorized to give approval on the amount of risk tolerance and risk limit values by referring to the predetermined risk appetite.
b. Tactical Level
   Management of risk appetite, risk tolerance and risk limit at the tactical level level was the authority of the Risk Management Division in terms of developing a risk tolerance methodology for each type of risk bankwide.
c. Operational Level
   The operational level was the authority and was formed by each risk taking Unit where its role is in determining the amount of acceptable risk limit and the results were coordinated with the Risk Management Division. The amount of the proposed risk limit was then submitted to the Risk Management Division for review regarding the calculation method and in order to synchronize with the calculation results of risk tolerance and risk appetite.

Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen.

Identifikasi, pengukuran, pemantauan dan pengendalian risiko merupakan bagian utama dari proses penerapan manajemen risiko. Identifikasi risiko bersifat proaktif, mencakup seluruh produk dan aktivitas bisnis Perseroan dan dilakukan dalam rangka menganalisis sumber dan kemungkinan timbulnya Risiko serta dampaknya terhadap kelangsungan bisnis Perseroan. Selanjutnya perlu dilakukan pengukuran risiko yang telah diidentifikasi sesuai dengan karakteristik dan kompleksitas kegiatan usaha Perseroan. Atas hasil pengukuran tersebut perlu dilakukan pemantauan yang dilakukan oleh *Risk Taking Unit* (RTU) yang berkoordinasi dengan Satuan Kerja Manajemen Risiko (SKMR) selaku pihak yang independen. Selain itu, guna mendukung efektivitas penerapan manajemen risiko perlu didukung pula oleh pengendalian risiko dan sistem informasi manajemen risiko yang memadai.

Sistem informasi manajemen risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan Perseroan, mencakup laporan atau informasi paling sedikit mengenai:

1. Eksposur Risiko;
2. Kepatuhan terhadap kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko; dan
3. Realisasi pelaksanaan Manajemen Risiko dibandingkan dengan target yang ditetapkan.

Sistem informasi manajemen risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko sebagai bagian dari proses penerapan manajemen risiko yang efektif. Beberapa hal yang harus diperhatikan agar penerapan sistem informasi manajemen risiko berjalan efektif maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, relevan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan satuan kerja terkait dalam penerapan manajemen risiko untuk menilai, memantau dan memitigasi risiko yang dihadapi Perseroan dalam proses pengambilan keputusan. Selain itu, sistem informasi manajemen risiko harus dapat mendukung pelaksanaan pelaporan kepada regulator.

Sistem pengendalian internal yang menyeluruh.

Proses penerapan manajemen risiko yang efektif harus dilengkapi dengan sistem pengendalian internal yang andal. Penerapan sistem pengendalian internal secara efektif dapat membantu pengurus Perseroan menjaga aset Perseroan, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Perseroan terhadap ketentuan dan peraturan perundang-undangan serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian internal Perseroan yang andal dan efektif menjadi tanggung jawab dari seluruh *Risk Taking Unit* dan satuan kerja pendukung serta Satuan Kerja Audit Internal. Hal-hal yang perlu diperhatikan dalam pelaksanaan sistem pengendalian internal antara lain:

Adequacy of risk identification, measurement, monitoring and control processes as well as management information systems.

Risk identification, measurement, monitoring and control are the main parts of the process of implementing risk management. Risk identification is proactive in nature, covers all products and business activities of the Company and is carried out in order to analyze the sources and likelihood of Risks occurring and their impact on the continuity of the Company's business. Furthermore, it is necessary to measure the risks that have been identified in accordance with the characteristics and complexity of the Company's business activities. The results of these measurements need to be monitored by the Risk Taking Unit (RTU) in coordination with the Risk Management Work Unit (SKMR) as an independent party. In addition, in order to support the effectiveness of the implementation of risk management, it is also necessary to be supported by adequate risk control and risk management information systems.

The risk management information system is part of the management information system owned and developed according to the needs of the Company, including reports or information at least on:

1. Risk Exposures;
2. Compliance with Risk Management policies and procedures, as well as the determination of Risk Limits; and
3. Realization of the Risk Management implementation in comparison with the set target.

The risk management Information system is used to assist in the process of identifying, measuring, monitoring, and controlling risks as part of the implementation of effective risk management, which requires the ability to produce timely, accurate, consistent, comprehensive, relevant, and useful information. It can be used afterward by the Board of Directors, Board of Commissioners, and related work units in carrying out risk management to assess, monitor, and mitigate the risks faced by the Bank in the decision-making process. In addition, the risk management Information system must be able to support the implementation of reporting to regulators.

Comprehensive internal control system.

The implementation of effective risk management must be supported by a reliable internal control system. An effective internal control system can facilitate the Company's management to safeguard the Company's assets, ensure the availability of reliable financial and managerial reporting, improve the Bank's compliance with laws and regulations, and reduce the risk of losses, irregularities, and violations of prudential aspects. The implementation of a reliable and effective Bank internal control system is the responsibility of all Risk Taking Units, and supporting work units, including the Internal Audit Work Unit. The aspects to consider in the implementation of the internal control system are:

1. Pelaksanaan sistem pengendalian internal secara efektif dalam penerapan Manajemen Risiko mengacu pada kebijakan dan prosedur yang telah ditetapkan;
2. Pelaksanaan sistem pengendalian internal dilakukan secara efektif terhadap pelaksanaan kegiatan usaha dan operasional pada seluruh jenjang organisasi Bank, paling sedikit mampu secara tepat waktu mendeteksi kelemahan dan penyimpangan yang terjadi serta wajib memastikan:
   a. Kepatuhan terhadap peraturan dan perundang-undangan serta kebijakan atau ketentuan internal Bank;
   b. Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu;
   c. Efektivitas dan efisiensi dalam kegiatan operasional; dan
   d. Efektivitas budaya Risiko (*risk culture*) pada organisasi Perseroan secara menyeluruh.
3. Sistem pengendalian internal dalam penerapan Manajemen Risiko paling sedikit mencakup:
   a. Kesesuaian antara sistem pengendalian internal dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank;
   b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko;
   c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari *Risk Taking Unit* kepada satuan kerja yang melaksanakan fungsi pengendalian;
   d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu;
   e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu;
   f. Kecukupan prosedur untuk memastikan kepatuhan Perseroan terhadap ketentuan dan peraturan perundang-undangan;
   g. Kaji ulang yang efektif, independen dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank;
   h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen;
   i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur operasional, temuan audit serta tanggapan pengurus Bank berdasarkan hasil audit; dan
   j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan Bank yang bersifat material dan tindakan pengurus Bank untuk memperbaiki penyimpangan yang terjadi.
4. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko paling sedikit sebagai berikut:
   a. Kaji ulang dan Evaluasi dilakukan secara berkala, paling sedikit setiap tahun oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal;
   b. Cakupan kaji ulang dan Evaluasi dapat ditingkatkan frekuensi atau intensitasnya, berdasarkan perkembangan Eksposur Risiko Bank, perubahan pasar, metode pengukuran dan pengelolaan risiko;
   c. Khusus untuk kaji ulang dan Evaluasi terhadap pengukuran Risiko oleh Satuan Kerja Manajemen Risiko, paling sedikit mencakup:

1. Effective implementation of the internal control system in the implementation of Risk Management refers to the established policies and procedures;
2. The internal control system is performed effectively in carrying out business and operational activities at all levels of the Bank's organization and at least able to timely detect weaknesses and irregularities that occur and must ensure:
   a. Compliance with laws and regulations as well as the Bank's internal policies or provisions;
   b. The availability of complete, accurate, appropriate, and timely financial and management information;
   c. Effectiveness and efficiency in operational activities; and
   d. Effectiveness of risk culture in the Bank's organization as a whole.
3. The internal control system in the implementation of Risk Management at least includes:
   a. The conformity between the internal control system and the type and level of risk inherent in the Bank's business activities;
   b. The determination of authority and responsibility for monitoring compliance with Risk Management policies and procedures and the establishment of Risk Limits;
   c. The establishment of reporting lines and clear separation of functions from the Risk Taking Unit to the work unit carrying out the control function;
   d. A clear description of an organizational structure on the duties and responsibilities of each unit and individual;
   e. Accurate and timely reporting of financial and operational activities;
   f. Sufficient procedures to ensure the Bank's compliance with laws and regulations;
   g. Effective, independent, and objective review of the Bank's operational policies, frameworks, and procedures;
   h. Adequate testing and review of management information systems;
   i. Complete and adequate documentation of the scope, operational procedures, audit findings, and responses of the Bank's management based on the audit results; and
   j. Regular and continuous verification and review of the handling of material weaknesses of the Bank and the actions of the Bank's management to resolve irregularities that occur.
4. The implementation of a Risk Management review at least includes:
   a. Reviews and evaluations are conducted regularly, at least once a year by the Risk Management Work Unit and Internal Audit Work Unit;
   b. The frequency or intensity of the scope of reviews and evaluations may be increased based on the development of the Bank's Risk Exposures, market changes, measurement methods, and risk management;
   c. Particularly for the review and evaluation of risk measurement by the Risk Management Work Unit, it should at least include:

1) Kesesuaian kerangka manajemen risiko yang meliputi kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan *best practice* terkait Manajemen Risiko;

2) Metode, asumsi dan variabel yang digunakan untuk mengukur Risiko dan menetapkan Limit Eksposur Risiko;
3) Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi pada masa datang dengan hasil aktual;
4) Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya atau aktual;
5) Perbandingan antara Limit yang ditetapkan dengan eksposur yang sebenarnya atau aktual; dan
6) Penentuan kesesuaian antara pengukuran dan Limit Eksposur Risiko dengan kinerja pada masa lalu dan posisi permodalan Bank saat ini.

5. Pelaksanaan kaji ulang oleh pihak independen yang ditunjuk oleh Perseroan atau Satuan Kerja Audit Internal Bank antara lain mencakup:
   a. Keandalan kerangka Manajemen Risiko yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank; dan
   b. Penerapan Manajemen Risiko oleh unit bisnis atau aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh Satuan Kerja Manajemen Risiko.
6. Penyampaian hasil penilaian kaji ulang Satuan Kerja Manajemen Risiko kepada Dewan Komisaris, Satuan Kerja Audit Internal, Direktur yang membawahkan fungsi Kepatuhan dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko;
7. Pemantauan oleh Satuan Kerja Audit Internal terhadap perbaikan atas hasil temuan audit internal maupun eksternal. Temuan audit yang belum ditindaklanjuti harus diinformasikan oleh Satuan Kerja Audit Internal kepada Direksi untuk diambil langkah-langkah yang diperlukan; dan
8. Tingkat responsif Perseroan terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.

Profil Risiko dan Pengelolaannya

Terdapat 8 (delapan) jenis risiko yang dihadapi Perseroan dan harus dikelola dengan baik. Kedelapan jenis risiko tersebut disebut *inheren risk* yang meliputi: risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko stratejik, risiko kepatuhan, risiko hukum dan risiko reputasi. Adapun penjelasan mengenai risiko-risiko tersebut dan upaya pengelolaannya adalah sebagai berikut:

1) The suitability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's Risk with the Bank's business needs, as well as the development of regulations and best practices related to Risk Management;
2) Methods, assumptions, and variables currently in place to measure Risk and establish the Risk Exposure Limits;
3) Comparison between the results of Risk measurement methods using simulations or future projections and the actual results;
4) Comparison between the assumptions used in the method and the actual conditions;

5) Comparison between the set limits and the actual exposures; and
6) Determination of the appropriateness of the measurement and the Risk Exposure Limits with the Bank's past performance and the Bank's current capital position.

5. The implementation of a review by an independent party appointed by the Bank or the Bank's Internal Audit Unit includes:
   a. The reliability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's risk; and
   b. The implementation of Risk Management by business units or supporting activities, including a review of the implementation of monitoring by the Risk Management Work Unit.
6. Submission of the Risk Management Working Unit review assessment results to the Board of Commissioners, Internal Audit Working Unit, Director in charge of the Compliance function, and other relevant Directors as input to improve the Risk Management framework and process;
7. Monitoring the improvement of internal and external audit findings by the Internal Audit Working Unit. Audit findings that have not been followed up must be informed by the Internal Audit Working Unit to the Board of Directors so that necessary steps can be taken; and
8. The Bank's level of responsiveness to weaknesses and/or irregularities that occur against applicable internal and external regulations.

Risk Profile and Management

There are 8 (eight) types of risks faced by the Company and must be managed properly. These eight types of risks are called inherently risk which include credit risk, liquidity risk, market risk, operational risk, strategic risk, compliance risk, legal risk and reputational risk. The explanations of these risks and management efforts are as follows:

1. Risiko Kredit

Terkait proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, bank **bjb** telah melakukan hal-hal sebagai berikut:

a. Bank secara berkala melakukan analisis menyeluruh atas aspek internal dan eksternal bank melalui *Root Cause of Credit Risk* (RCCR) yang berisi analisis penyebab penurunan kolektibilitas debitur yang berdampak pada timbulnya *Non Performing Loan* (NPL).

b. Bank melakukan perhitungan *Stress Test* Risiko Kredit yang disampaikan kepada Direksi dan Dewan Komisaris. Pelaksanaan *stress test* dilakukan dengan pendekatan portfolio level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan NPL secara *bankwide*. Pelaksanaan perhitungan menggunakan *satellite model* yang meliputi baik kredit produktif maupun kredit non-produktif pada seluruh sektor ekonomi. *Satellite model* tersebut merupakan perhitungan regresi *multiple* yang menghubungkan kondisi makro ekonomi sebagai *independent variable* dan NPL sebagai *dependent variable*.

c. Selanjutnya secara berkala disusun laporan perkembangan eksposur risiko kredit yang disusun dalam rangka mitigasi risiko dan sebagai upaya perbaikan segera sesuai perkembangan tingkat risiko. Pemantauan atas kualitas portofolio kredit yang dilaporkan secara berkala kepada Direksi melalui hal-hal sebagai berikut:

   1) *Review* dan evaluasi berkala melalui pelaksanaan *business review* termasuk di antaranya pembahasan mengenai posisi serta kualitas portofolio kredit.

   2) Kaji ulang atas potensi risiko dalam aktivitas perkreditan yang dilaporkan secara independen oleh Satuan Kerja Manajemen Risiko.

2. Risiko Pasar

Adapun upaya pengelolaan Risiko Pasar yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank telah memiliki prosedur dan identifikasi risiko suku bunga *banking book* yang didukung oleh sistem informasi yang sangat memadai dan adanya pelaporan secara harian mengenai pergerakan nilai tukar, suku bunga, dan informasi pasar lainnya ke Direksi termasuk *over limit* (pelampauan limit).

b. Bank telah memiliki *risk appetite, risk tolerance* dan risk *limit* untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.

c. Bank melakukan proses *review* atau validasi model pengukuran risiko pasar yang dilakukan secara berkala melalui *back testing* dimana model pengukurannya masih valid sesuai hasil *back testing*. Adapun mengenai validasi dan *back testing* tersebut disusun dalam bentuk laporan VaR (*Value at Risk*) dan validasi model.

d. Bank memiliki prosedur pemantauan limit secara harian sebagai standardisasi pemantauan Divisi Manajemen Risiko terhadap aktivitas *Dealing Room Treasury* termasuk tindak lanjut yang akan dilakukan oleh *risk taking unit* apabila terjadi pelampauan dan dilaporkan kepada Direksi.

1. Credit Risk

Regarding the process of identifying, measuring, monitoring, and controlling credit risk, bank **bjb** has carried out the following:

a. The bank periodically conducts a thorough analysis of internal and external aspects of the bank through the Root Cause of Credit Risk (RCCR) which contains the analysis of the cause of the borrower's collectibility decrease in the occurrence of Non Performing Loan (NPL).

b. The Bank calculates the Credit Risk Stress Test which is submitted to the Directors and the Board of Commissioners. The implementation of stress tests is carried out using a portfolio level approach and aims to calculate the effect of macroeconomic shock conditions on bank-wide NPL increases. The calculation uses a satellite model covering both productive and non-productive loans in all economic sectors. The satellite model is a multiple regression calculation that connects macroeconomic conditions as the independent variable and NPL as the dependent variable.

c. Further compiled reports on the progress of credit risk exposure that are arranged in order to mitigate risk and as an effort to repair immediately according to the development of risk level. Monitoring of the quality of credit portfolio reported periodically to the directors through the following matters:

   1) Periodic Review and evaluation through the implementation of the business Review including the discussion on the position and quality of the credit portfolio.

   2) Review of the potential risks in the crediting activity that is reported independently by the risk management Unit.

2. Market Risk

The Market Risk management efforts that have been carried out by bank **bjb** are as follows:

a. The Bank has had procedures and identification of interest rate banking book which is supported by a very adequate information system and the daily reporting of exchange rate movements, interest rates, and other market information to the Directors including over limit.

b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.

c. The Bank performs a review or validation of the market risk measurement model conducted periodically through the back testing with the size of the model is still valid according to the results of back testing. As for the validation and back testing is compiled in the form of VaR (Value at Risk) and model validation.

d. The Bank has daily limit monitoring procedures as a standardized monitoring of the risk management division of the Dealing Room Treasury activities including followup to the risk taking unit in the event of a disappearance and reported to the directors.

e. Bank melakukan pengendalian risiko pasar melalui *monitoring* terhadap kontrak transaksi dan penilaian kembali kredibilitas *counterparty* secara harian dan dipantau oleh *dedicated person* yang berpengalaman kemudian dalam penetapan *limit counterparty* dilakukan oleh unit kerja lain yang independen dari unit kerja bisnis sehingga proses penetapan limitnya melibatkan *four eyes principle*.
f. Sebagai upaya meningkatkan informasi atas eksposur risiko pasar yang dihadapi bank, unit kerja terkait telah melaporkan eksposur risiko pasar baik secara harian (utilisasi *treasury*), mingguan (*treasury utilization report*), bulanan (analisis pengukuran risiko pasar dan likuiditas), semesteran (*market risk stress test*), kepada Direksi dan pejabat eksekutif sehingga diharapkan adanya tindak lanjut perbaikan dan proses mitigasi untuk meminimalisir potensi risiko yang akan datang.
g. Bank telah memiliki Komite ALCO sebagai perangkat organisasi dalam mendukung manajemen risiko pasar yang efektif.
h. Dalam proses pengukuran, pemantauan yang dilakukan satuan kerja manajemen risiko melalui pelaporan atas aktivitas unit kerja *treasury* masih dilakukan secara manual dan belum tersistem namun demikian mempertimbangkan eksposur transaksi bank yang belum kompleks, potensi risiko yang dihadapi bank masih dapat termitigasi dengan baik.
i. Terdapat proses *mark to market* secara harian bagi istrumen yang aktif serta pengembangan model bagi instrumen yang kurang aktif dan tidak aktif di pasar dengan menggunakan *mark to model* terhadap transaksi trading bank untuk mengetahui kerugian/keuntungan bank dan bank pun memiliki metode dalam proses *mark to market*-nya termasuk perhitungan valuasi model internal serta prosedur *contingency plan* dalam proses *mark to market*-nya apabila terjadi kondisi di luar normal yang dilakukan oleh unit kerja terkait.

3. Rasio Likuiditas

Adapun upaya pengelolaan Risiko Likuiditas yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank melakukan analisis terhadap seluruh sumber risiko likuiditas baik dari sisi internal maupun eksternal seperti produk dan aktivitas perbankan yang mempengaruhi sumber penggunaan dana secara komprehensif, kecukupan pendanaan melalui pasar, serta analisis risiko didukung dengan sistem informasi dan kecukupan data yang memadai.
b. Bank telah memiliki *risk appetite, risk tolerance,* dan *risk limit* untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.
c. Bank telah memiliki alat pengukuran yang dapat mengkuantifikasi dan mengidentifikasi risiko likuiditas secara tepat waktu dan komprehensif berdasarkan indikator internal dan eksternal dalam *early warning indicator* berupa pengukuran untuk mengukur risiko inheren mengenai komposisi pendanaan, rasio likuiditas, proyeksi arus kas, *liquidity gap, scenario analysis,* dan *stress testing*.

e. The Bank conducts the control of market risk through monitoring of transaction contracts and revaluation of counterparty credibility on a daily basis and monitored by experienced dedicated person later in the determination of counterparty limit Other work units that are independent of the business work unit so that the limitation of the determination process involves 4 (four) Eyes principle utilization).
f. As an effort to increase information on exposure market risks faced by banks, related work units have report good market risk exposure on a daily basis (treasury utilization report), weekly (treasury utilization report), monthly (market and liquidity risk measurement analysis), semiannually (market risk stress test), to the Board of Directors and executive officials so that action is expected continue the improvement and mitigation processes to minimize future potential risks.
g. The Bank has had the ALCO committee as an organizational device in support of effective market risk management.
h. In the process of measuring, monitoring conducted by the Risk Management unit through reporting on the activity of Trisuri work units is still done manually and not yet been installed but consider the exposure of uncomplicated bank transactions, the potential risk faced by banks can still be mitigated properly.
i. There is a daily mark to market process of bank trading transactions to determine the loss/ profit of banks and banks also have methods in its mark to market process including the calculation of internal model valuation and contingency plan procedures in its mark to market process in case of normal outside conditions carried out by the working unit.

3. Liquidity Risk

The Liquidity Risk management efforts that have been carried out by bank **bjb** are as follows:

a. The Bank conducts analysis of all sources of liquidity risk both from internal and external side such as products and banking activities that affect the source of the comprehensiveuse of funds, adequacy of funding through the market, and others and risk analysis is supported by adequate information systems and adequacy of data.
b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.
c. The Bank has a measurement tool that can quantify and identify the liquidity risk in a timely and comprehensive manner based on internal and external indicators in the form of an early warning indicator measurement to measure the risk is inherently aboutfunding composition, liquidity ratio, cash flow projection, liquidity gap, scenario analysis, and stress testing.

d. Bank telah mengembangkan *Early Warning Indicator* risiko likuiditas yang merupakan indikator yang digunakan untuk memprediksi potensi krisis likuiditas di masa datang sebagai bentuk identifikasi, pengukuran, dan pemantauan risiko likuiditas secara harian yang bertujuan untuk memitigasi sejak dini apabila ada potensi krisis likuiditas di kemudian hari.

e. Bank melakukan pemantauan limit secara harian seperti limit (AL+NAB)/NCD, Ekses Likuiditas, LDR, Pinjaman *Overnight,* Ekses *Reserve* GWM Primer, Ekses *Reserve* GWM Sekunder, excess reserve GWM Primer, PLM, ETFR (*Excess to Total Funding Ratio*), LCR dan (AL+NAB)/NCD terhadap *threshold* yang telah ditetapkan oleh regulator termasuk tindak lanjut yang akan dilakukan oleh *risk taking unit* apabila terjadi pelampauan dan dilaporkan kepada Direksi.

f. Bank telah memiliki prosedur dalam hal rencana pendanaan darurat ketika bank menghadapi kondisi krisis likuiditas (*Contingency Funding Plan*/CFP) serta bank telah melakukan skenario uji coba CFP-*Framework* apabila terjadi krisis likuiditas dikemudian hari.

g. Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

4. Risiko Operasional

Adapun upaya pengelolaan risiko operasional yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank melakukan proses pengukuran risiko operasional dilakukan secara berkala melalui perangkat pengukuran risiko operasional di antaranya *risk control self assessment, key risk indicator*, laporan data kerugian risiko operasional pada masing-masing unit kerja serta pengukuran profil risiko operasional *bankwide* yang dilakukan secara periodik. Adapun hasil analisis atas penilaian risiko operasional tersebut dilaporkan kepada pihak manajemen yang dilakukan secara berkala seperti pelaporan *monthly report*.

b. *Risk taking unit* senantiasa melakukan *risk assessment* atas pengembangan produk dan aktivitas Baru dalam rangka melakukan penerapan manajemen risiko di dalamnya.

c. Bank berupaya untuk melakukan penyempurnaan *bussiness process* terutama untuk aktivitas perkreditan. Hal tersebut terlihat dari penerapan model bisnis dengan melibatkan beberapa fungsi seperti *Relationship Manager, Relationship Officer* dan *Account Officer* dan telah diakomodir dalam Struktur Organisasi serta terdapat beberapa *review* atas prosedur kerja serta penggunaan sistem dalam rangka mendukung proses manajemen risiko yang handal.

d. Bank senantiasa melakukan peningkatan kualitas SDM khususnya pada aktivitas bisnis utama bank yaitu perkreditan dengan memberikan pendidikan dan pelatihan kepada pegawai.

e. Dalam menjaga kepentingan bank dan penegakan disiplin, Bank telah melaksanakan pedoman sanksi disiplin dengan cukup efektif termasuk dalam pengenaan sistem sanksi kepegawaian.

d. Bank has developed an Early Warning Indicator liquidity risk which is an indicator used to predict potential future liquidity crisis as a form of identification, measurement, and monitoring of liquidity risk on a daily basis that aims to mitigate early when there is potential liquidity crisis in the future.

e. The Bank monitors limits on a daily basis such as (AL+NAB)/NCD limits, Excess Liquidity, LDR, Overnight Loans, Excess Primary Statutory Reserve Requirement, Excess Secondary Statutory Reserve Requirement, excess Primary Statutory Reserve Requirement, PLM, ETFR (Excess to Total Funding Ratio), LCR and (AL+NAB)/NCD against the threshold set by the regulator including the follow-up that will be carried out by the risk taking unit in the event of an excess and reported to the Board of Directors.

f. The bank has had procedures in regards to emergency financing plans when the bank faces the liquidity crisis (contingency funding plan) as well as the bank has conducted a CFPframework test scenario in case of the later liquidity crisis.

g. Bank has done the calculation of Basel III related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

4. Operational Risk

The Operational Risk management efforts that have been carried out by bank **bjb** are as follows:

a. The Bank performed the process of measuring operational risk carried out periodically through operational risk measurement tools including risk control self-assessments, key risk indicators, operational risk loss data reports for each work unit as well as periodic bankwide operational risk profile measurements. The results of the analysis on the operational risk assessment were reported to management carried out periodically, such as a monthly report.

b. The risk taking unit always carried out a risk assessment on the development of new products and activities in order to implement risk management in it.

c. The Bank strived to make improvements to the business process, especially for lending activities. This could be seen from the application of a business model that involved several functions such as Relationship Managers, Relationship Officers and Account Officers and had been accommodated in the Organizational Structure and there were several reviews of work procedures and use of systems in order to support a reliable risk management process.

d. The Bank continued to improve the quality of human resources, especially in the main business activity of the bank, namely credit by providing education and training to employees.

e. In safeguarding the interests of the bank and enforcing discipline, the Bank implemented guidelines for disciplinary sanctions quite effectively including the imposition of a system of employment sanctions.

5. Risiko Hukum

Bank melalui Divisi Hukum senantiasa melakukan penanganan atas kasus yang terjadi, baik yang dilakukan oleh bank secara langsung maupun menggunakan jasa konsultan hukum atas permintaan *risk taking unit*. Upaya yang dilakukan Perseroan dalam mengelola risiko hukum yaitu:

a. Divisi hukum melakukan pembinaan dalam bidang hukum secara berkala melalui proses pendampingan perkara hukum, *legal session* kepada *risk taking unit* dengan pembahasan permasalahan-permasalahan hukum yang dihadapi pada kantor cabang, serta melaksanakan *review* terhadap perjanjian-perjanjian kerjasama yang akan dilaksanakan guna melindungi kepentingan bank. Namun masih terdapat kelemahan terkait proses *review* perjanjian yang hanya berdasarkan atas permintaaan dari *risk taking unit*.
b. Bank melakukan identifikasi dan pengendalian risiko hukum terhadap produk dan aktivitas baru melalui pengkajian terkait aspek hukum serta menyampaikan informasi dan pelaporan yang berkaitan dengan mitigasi risiko hukum kepada Direksi yang membidangi unit kerja hukum.
c. Terkait dengan pelaksanaan sistem informasi manajemen risiko hukum telah dilaksanakan dengan baik salah satunya adanya laporan secara berkala terkait dengan pemantauan dan pencatatan atas pelaksanaan pendampingan perkara hukum serta penanganan hukum, *update* perkara hukum yang ditangani oleh Divisi Hukum serta laporan setiap triwulan disajikan dalam bentuk profil risiko hukum.

6. Risiko Stratejik

Pengelolaan risiko stratejik yang dilakukan Perseroan adalah sebagai berikut:

a. Bank secara berkala melakukan pengukuran risiko stratejik melalui pemantauan atas *progress report* pencapaian rencana bisnis bank serta melakukan *business review* atas perkembangan bisnis bank.
b. Pencapaian atas bisnis bank tersebut dibahas dan dilaporkan kepada pihak manajemen yang dilakukan secara berkala termasuk kepada komite yang berada di bawah Dewan Komisaris.
c. Bank senantiasa melakukan *monitoring* atas kinerja kantor cabang.
d. Bank melakukan beberapa upaya dan strategi yaitu optimalisasi dalam upaya penyelesaian kredit bermasalah dengan melakukan penagihan, klaim asuransi dan eksekusi agunan, melakukan peningkatan dana CASA.
e. Bank melakukan peningkatan kerjasama layanan dengan operator/instansi/lembaga lain dalam rangka meningkatkan *fee based* atau keuntungan tambahan bagi bank.

7. Risiko Kepatuhan

Dalam rangka meminimalisir Risiko Kepatuhan Bank, Direktur Kepatuhan bersama Satuan Kerja Kepatuhan melakukan hal-hal sebagai berikut:

a. Melakukan identifikasi, inventarisasi dan *monitoring* atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru diberlakukan;

5. Legal Risk

The Bank, through the legal division work unit, always handles cases that occur, both those carried out by the Bank directly or using the services of a legal consultant at the request of the risk-taking unit. Efforts made by the Company in managing legal risk are:

a. Unit of legal work in the field of legal development periodically through the process of mentoring the law, legal session to the risk taking Unit with the discussion of legal issues encountered in the branch office, and implement of cooperation agreements to be implemented in order to protect the interests of the Bank. But there are still weaknesses related to the agreement review process which is only based on the demand of the risk taking unit.
b. The Bank conducts the identification and control of legal risks to new products and activities through assessment of legal aspects and conveys information and reporting related to the mitigation of legal risk to the directors in charge of the unit Legal work.
c. In relation to the implementation of the legal Risk management information system has been implemented with a good report periodically related to monitoring and recording of the implementation of legal guidance and legal management, Updates to legal matters handled by the Legal Division and quarterly reports are presented in the form of legal risk profiles.

6. Strategic Risk

The strategic risk management carried out by the Company is as follows:

a. The bank periodically conducts a strategic risk measurement through the monitoring progress report on the achievement of the bank's business plan as well as conducting business review of Bank's business development.
b. The achievement of the bank's business is discussed and reported to the management conducted periodically, including to the Committee under the Board of Commissioners.
c. Bank always monitoring the performance of branch offices.
d. The Bank made several efforts and strategies that are optimization in the effort to settle the problematic credit by conducting billing, insurance claims and collateral execution, doing increased CASA funds.
e. Bank to improve service cooperation with other operator/agency/institution in order to increase fee based or additional profit for Bank.

7. Compliance Risk

In order to minimize the Bank's Compliance Risk, the Compliance Director together with the Compliance Work Unit did the following:

a. Conducting identification, inventory and monitoring of reporting obligations to regulators based on FSA regulations and other external regulations that have just been enacted;

b. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APUPPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam *monitoring* kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal dan ketentuan internal terbaru melalui KMS (*Knowledge Management System*) serta prinsip kehati-hatian;
c. Melakukan pemantauan kepatuhan Bank sesuai prinsip-prinsip kehati-hatian, melalui pemantauan rasio, di antaranya terhadap rasio KPMM, BMPK, aset produktif bermasalah terhadap total aset produktif, CKPN, PDN, NSFR, LCR, dan GWM;
d. Melaksanakan *monitoring*, menyampaikan notifikasi dan menyusun *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil *resume* tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
e. Melaksanakan penginputan ketentuan internal terbaru pada **bjb** *Cyber cafe* dan menginformasikannya kepada seluruh unit kerja melalui **bjb**Info
f. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam aktivitas operasional maupun bisnis misalnya *Compliance Sheet* bidang perkreditan, *Compliance Sheet* pemantauan pelaporan dan prinsip kehatian-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar ke depan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
g. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/ atau *fraud*;
h. Penerapan ISO 37001 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*);
i. Penerapan ISO 37301 Sistem Manajemen Kepatuhan (SMK).

Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain:
- Penyusunan strategi *roadmap* transformasi digital, yang dilaksanakan secara bertahap melalui 3 (tiga) fase, yaitu:
  - Phase 1. *Digital Readiness Assessment*;
  - Phase 2. *Strategy Ideation and Prioritization*; dan
  - Phase 3. *Roadmap Development*.
- Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
- Penguatan *Risk Awareness*;
- Penguatan Sistem Informasi, misalnya pengembangan *Knowledge Management System* sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan

b. Developing a system that can reduce the potential for Compliance Risk, including **bjb** AMOLA as a system used in AML CFT activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, submitting notifications of external provisions and the latest internal provisions through KMS (Knowledge Management System) as well as the precautionary principle;
c. Monitoring Bank compliance according to prudential principles, through ratio monitoring, including the ratio of KPMM, LLL, non-performing productive assets to total productive assets, CKPN, PDN, NSFR, LCR, and GWM;
d. Carrying out monitoring, deliver notifications and compile resumes on policies or regulations issued by authorities, for example PBI, PADG, POJK, SEOJK and other regulations related to the Bank. The results of the resume are submitted to the related work unit for further use by the related work unit to make improvements or adjustments to existing policies, systems and procedures in the work unit;
e. Carrying out input of the latest internal provisions at **bjb** Cyber cafe and inform all work units via **bjb**Info
f. Updating working papers or tools used in operational and business activities, for example Compliance Sheets in the field of loan, Reporting monitoring Compliance Sheets and the precautionary principle being carried out by the Bank at this time. This was done so that in the future there will be no delay in submitting reports to the supervisory authority or other authorized authorities which may result in sanctions or fines to the Bank;
g. Identifying gratituity-prone points at the Bank as an early warning in carrying out gratituity and/or fraud risk mitigation actions;
h. Implementation of ISO 37001 Anti-Bribery Management System (SMAP) in the Bank's business sector to avoid bribery practices (Zero Tolerance);
j. Implementation of ISO 37301 Compliance Management System (SMK).

In facing the era of digital transformation, strategies were implemented including:
- Compilation of a digital transformation roadmap strategy, carried out in stages through 3 (three) phases, namely:
  - Phase 1. Digital Readiness Assessment;
  - Phase 2. Strategy Ideation and Prioritization; and
  - Phase 3. Roadmap Development.
- Prioritizing the adequacy of internal provisions, especially in the field of digitalization;
- Strengthening Risk Awareness;
- Information System Strengthening, for example the development of a Knowledge Management System as a system that makes it easier for employees to search for

yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/ *fraud* secara cepat.

Melakukan tugas-tugas lain sesuai pedoman kerja Direksi yang berlaku.

8. Risiko Reputasi

a. Identifikasi serta pengukuran risiko reputasi dilakukan secara berkala yaitu melalui pemantauan terhadap keluhan nasabah baik melalui *call center* dan/atau *frontliner*.
b. Bank melakukan penatausahaan setiap adanya pemberitaan negatif dalam Laporan Media *Monitoring* yang terdiri dari judul berita, nama media massa berikut dengan *news value* sehingga bank dapat mengetahui pengaruh dari pemberitaan tersebut.
c. Bank melakukan penatausahaan setiap adanya pengaduan nasabah dalam Laporan Pengaduan Nasabah yang disampaikan kepada Direksi secara berkala.
d. Terdapat pemantauan atas keluhan nasabah dan penyelesaian pengaduan nasabah yang sesuai dengan ketentuan/SLA.
e. Terdapat pemantauan atas pemberitaan negatif kepada bank melalui berbagai media termasuk *search engine optimation* untuk meningkatkan citra positif bagi bank, serta penilaian profil risiko reputasi melalui pelaporan profil risiko secara triwulanan
f. Bank dengan segera menindaklanjuti jika terdapat pemberitaan negatif yg memiliki dampak signifikan bagi bank baik secara materil maupun imateril dengan berkoordinasi bersama divisi terkait dan bank tetap menindaklanjuti setiap adanya pemberitaan negatif yang tidak berdampak signifikan sesuai dengan ketentuan yang berlaku.
g. Bank juga melakukan sosialisasi kepada *customer service* untuk senantiasa mengedukasi nasabah guna meminimalisir potensi risiko reputasi yang mungkin timbul atas kesalahpahaman nasabah terkait penggunaan produk/jasa bank. Selain itu terdapat kunjungan ke setiap jaringan kantor bank mengenai penyesuaian standardisasi layanan industri perbankan, *coaching* dan pendampingan kepada Kantor Cabang serta adanya program *Service* dan Budaya dalam rangka meningkatkan kualitas layanan bank.
h. Dalam rangka peningkatan kualitas layanan bank juga melakukan *survey* atas layanan bank baik secara internal maupun eksternal untuk meningkatkan kepuasan dan loyalitas nasabah kepada bank melalui:
    1) Survei Internal:
        a) *Score* kinerja layanan sesuai dengan standar *Market Research Indonesia;*
        b) *Monitoring* internal yang dilakukan baik oleh kantor pusat maupun kantor wilayah terhadap kantor cabang;
        c) Adanya penilaian layanan secara *self assessment* oleh seluruh jaringan kantor bank serta selain itu terdapat *mysterious shopper* oleh vendor yang bekerjasama dengan bank dalam rangka penilaian layanan bank secara independen;
        d) Adanya *Service Quality Assurance* yang berperan melakukan evaluasi, *coaching* dan *monitoring*

applicable provisions and a Fraud Detection System to quickly detect suspicious/fraud transactions.

Carrying out other tasks according to the applicable work guidelines of the Board of Directors.

8. Reputational Risk

a. The identification and measurement of reputational risk is carried out periodically through the monitoring of customer complaints through call centers and/or frontliners.
b. The Bank administers any negative news in the Media Monitoring Report, which consists of the news title, the name of the mass media, and the news value so that the bank can know the effect of the news.
c. The Bank administers every customer complaint in the Customer Complaint Report, which is regularly submitted to the Directors.
d. There is monitoring customer complaints and settlement of customer complaints following the provisions/SLA.
e. There is the monitoring of negative news to banks through various media, including search engine optimization to improve a positive image for banks, as well as assessment of reputation risk profiles through risk profile reporting quarterly
f. The Bank immediately follows up if negative news has a significant impact on the bank materially and immaterially by coordinating with the relevant divisions. The bank continues to follow up on any negative news that does not significantly impact following applicable regulations.
g. The Bank also conducts socialization to customer service to continuously educate customers to minimize the potential reputational risk that may arise from customer misunderstandings regarding the use of bank products/ services. In addition, there were visits to each bank office network regarding adjustments to standardization of banking industry services, coaching, and assistance to Branch Offices and the Service and Culture program to improve the quality of bank services.
h. To improve the quality of bank services, the bank also surveys bank services both internally and externally to increase customer satisfaction and loyalty to the bank through:
    1) Internal Survey:
        a) Score service performance in accordance with Market Research Indonesia standards.
        b) Internal Monitoring conducted by both the head office and the Regional Office of the branch office.
        c) Self Assessment Service assessment by the entire network of Bank offices and in addition there is a mysterious shopper by vendors who cooperate with banks in order to assessment bank services independently.
        d) The existence of Service Quality Assurance that serves to evaluate, coaching and monitoring

layanan di kantor cabang untuk mendukung tercapainya *service excellence* dan pencitraan bank yang baik.

2) Survei Eksternal:
   a) Bank bekerjasama dengan vendor mengenai *survey* kepuasan nasabah melalui program *Customer Satisfaction Index* dan *Customer Loyalitas Index* guna mengetahui ekspektasi nasabah terhadap layanan bank yang bertujuan untuk meningkatkan kepuasan dan meningkatkan loyalitas nasabah.
   b) Bank melakukan pula sosialisasi atas hasil kepuasan nasabah/*customer feedback* tersebut kepada seluruh Kantor Cabang sebagai bahan evaluasi layanan bank;
   c) Peningkatan kualitas SDM dilakukan melalui pemberian pendidikan dan pelatihan *service excellent* serta standar layanan bagi *frontliner* serta pelatihan *communication skill*.
   d) Selain itu untuk meminimalisir potensi risiko reputasi yang berasal dari keluhan nasabah atas produk/layanan bank, Perseroan terus melakukan koordinasi dengan unit kerja terkait mengenai tindak lanjut perbaikan terkait kerusakan mesin/ sistem transaksi yang ada pada mesin ATM dan *electronic banking*;
   e) Bentuk mitigasi lainnya yang secara rutin dilakukan yaitu sebagai berikut:
      i. *Media Visit* ke beberapa media massa berskala nasional baik cetak maupun elektronik;
      ii. Membangun sarana komunikasi dengan para investor;
      iii. Menjalin hubungan baik rekan-rekan media baik lokal maupun nasional dan pelaksanaan *media gathering,* undangan media untuk berpartisipasi dalam liputan kegiatan bank serta pelaksanaan seminar bagi beberapa media massa dalam rangka menjaga nilai keseimbangan antara bank dengan pihak media.

Penerapan Manajemen Risiko Terintegrasi

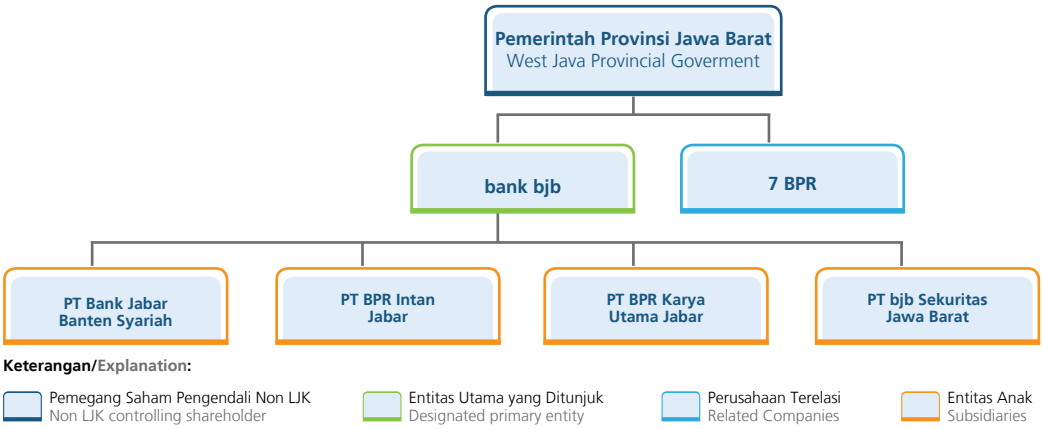
bank **bjb** ditunjuk sebagai Entitas Utama dari konglomerasi keuangan oleh Pemerintah Provinsi Jawa Barat melalui Surat Nomor 539/1495/Invest&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** sebagai Entitas Utama. Struktur Konglomerasi bank **bjb** sebagaimana Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0564/SK/DIR-MAP/2021 Tentang Struktur Konglomerasi Keuangan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. adalah sebagai berikut:

services in the branch office to support the achievement of good service excellence and Bank imaging.

2) External Survey:
   a) Bank in cooperation with the vendor on customer satisfaction survey through Customer Satisfaction Index and Customer loyalty Index program to know the customer's expectation of Bank services that aims to increase satisfaction and increase customer loyalty.
   b) Bank also conducts socialization of customer feedback to all branch office as the evaluation of Bank service.
   c) Improvement in the quality of human resources through the provision of education and training excellent service and service standards for supplying frontliner and communication skills training.
   d) In addition to minimizing the potential risk of reputations arising from customer complaints of bank products/services, Companys continue to coordinate with related work units on the followup improvements related to the breakdown of machine/transaction system existing in ATM machines and electronic banking;
   e) Other forms of mitigation that are routinely carried out as follows:
      i. Media Visit to several mass Media of national scale both print and electronic;
      ii. Establishing means of communication with investors;
      iii. Establishing good relations of local and national media colleagues and the implementation of media gathering, media invitations to participate in the coverage of bank activities as well as the implementation of seminars for several mass media in order to maintain value Balance between banks and media.

Integrated Risk Management Implementation

bank **bjb** was appointed as the Main Entity of the financial conglomerate by the West Java Provincial Government through Letter Number 539/1495/Invest&BUMD dated March 27, 2015 regarding bank **bjb** as the Main Entity. The structure of the bank **bjb** conglomerate as stated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 0564/SK/DIR-MAP/2021 concerning the Financial Conglomerate Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. is as follows:



Sebagai implementasi dari Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi mencakup paling sedikit:

1. Pengawasan Direksi dan Dewan Komisaris Entitas Utama;
2. Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Manajemen Risiko Terintegrasi;
3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, Pengendalian Risiko secara Terintegrasi, dan Sistem Informasi Manajemen Risiko Terintegrasi; serta
4. Sistem Pengendalian Intern yang Menyeluruh Terhadap Penerapan Manajemen Risiko Terintegrasi.

Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi dengan melakukan *Focus Group Discussion* (FGD) terkait pemenuhan insfrastruktur manajemen risiko pada konglomerasi keuangan, sebagai berikut:

As implementation of OJK Regulation No. 17/ POJK.03/2014 concerning The Implementation of Integrated Risk Management for Financial Conglomerations, bank **bjb** conducts integrated risk management application covering at least:

1. Supervision of Directors and BOC of the main entity;
2. Adequacy of the integrated risk management limit policies, procedures, and limits;
3. Adequacy of the process of identification, measurement, monitoring, integrated risk control, and integrated risk management information system; and
4. Comprehensive internal control system for the implementation of integrated risk management.

The Integrated Risk Management Task Force (SKMRT) of bank **bjb** implements the implementation of Integrated Risk Management by conducting a Focus Group Discussion (FGD) related to the fulfillment of risk management infrastructure in financial conglomerates, as follows:



Focus Group Discussion (FGD) **Focus Group Discussion (FGD)**

Nama Unit Kerja Name of Work Unit	**TW I 2022**	**TW II 2022**	**TW III 2022**	**TW IV 2022**
	Materi: 1. Pembahasan Penetapan *Risk Appetite* dan *Risk Tolerance* pada BPR 2. Penyampaian Penerapan Manajemen Risiko terkait Pelaporan Profil Risiko Secara Konsolidasi; dan 3. Diskusi (*Sharing Session*) Materials: 1. Discussion of Setting Risk Appetite and Risk Tolerance at ACA 2. Delivery of Risk Management Implementation related to Risk Profile Reporting on a Consolidated basis; and 3. Discussion (Sharing Session)	Materi: 1. *Review* infrastruktur penerapan manajemen risiko di BPR 2. Pembahasan kewajiban penyampaian pelaporan risiko BPR 3. Review terkait penggunaan tools penerapan manajemen risiko 4. Diskusi (*Sharing session*) Material: 1. Review of the risk management application infrastructure at BPR 2. Discussion of the obligation to submit ACA risk reporting 3. Review related to the use of risk management application tools 4. Discussion (Sharing session)	Materi: 1. Pembahasan Hasil Penilaian Profil Risiko 30 Juni 2022 2. Pembahasan Limit Risiko 3. Pembahasan LCR dan NSFR pada Perusahaan Anak 4. Pembahasan Kejadian Potensi Risiko hasil pemantauan Audit Terintegrasi Materials: 1. Discussion of Risk Profile Assessment Results June 30, 2022 2. Discussion of Risk Limits 3. Discussion of LCR and NSFR on Subsidiary Enterprises 4. Discussion of Potential Risk Incidents as a result of Integrated Audit monitoring	Materi: 1. Hasil Penilaian Profil Risiko Posisi 30 Juni 2022 2. Limit Risiko, 3. Laporan LCR dan NSFR pada Perusahaan Anak, dan 4. Kejadian Risiko & Potensi Risiko Hasil Pemantauan Audit Terintegrasi Materials: 1. Position Risk Profile Evaluation Results June 30, 2022 2. Risk Limit, 3. LCR and NSFR reports on Subsidiary Enterprises, and 4. Risk Occurrence & Potential Risk Result of Integrated Audit Monitoring
PT BPR Artha Galuh Mandiri Jabar	Selasa, 29 Maret 2022 Tuesday, March 29, 2022		Kamis, 15 September 2022 Thursday, September 15, 2022	
PT BPR Cipatujah Jabar	Rabu, 30 Maret 2022 Wednesday, March 30, 2022		Rabu, 14 September 2022 Wednesday, September 14, 2022	
PT BPR Intan Jabar	Selasa, 8 Maret 2022 Tuesday, March 8, 2022	Senin, 27 Juni 2022 Monday, June 27, 2022		
PT BPR Cianjur Jabar			Kamis, 8 September 2022 Thursday, September 8, 2022	
PD BPR LPK Parungpan-jang		Selasa, 28 Juni 2022 Tuesday, June 28, 2022	Senin, 12 September 2022 Monday, September 12, 2022	
PT BPR Wibawa Mukti Jabar			Jumat, 16 September 2022 Friday, September 16, 2022	
PD BPR PK Balongan			Senin, 12 September 2022 Monday, September 12, 2022	
PT BPR Majalengka Jabar		Rabu, 15 Juni 2022 Wednesday, June 15, 2022	Selasa, 13 September 2022 Tuesday, September 13, 2022	
PT BPR Karya Utama Jabar	Selasa, 8 Maret 2022 Tuesday, March 8, 2022			Kamis, 27 Oktober 2022 Thursday, October 27, 2022
bjb syariah				
bjb Sekuritas				Rabu, 21 Desember 2022 Wednesday, December 21, 2022

Bank juga membentuk Komite Manajemen Risiko Terintegrasi yang beranggotakan Direktur/Pejabat Eksekutif yang membawahkan fungsi manajemen risiko dari bank serta perusahaan anak yang memiliki peran sebagai pemberi masukan serta rekomendasi terhadap pelaksanaan manajemen risiko di dalam Konglomerasi Keuangan dengan berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi. Beberapa agenda yang telah dibahas dalam Komite Manajemen Risiko Terintegrasi adalah:

The Bank has also established an Integrated Risk Management Committee consisting of Directors/Executive Officers in charge of the risk management function of the bank and its subsidiaries who have a role as providing input and recommendations on the implementation of risk management within the Financial Conglomerate based on the Decree of the Directors of bank **bjb** number 0823/SK /DIR-MRI/2021 dated December 28, 2021 regarding Guidelines for the Integrated Risk Management Committee. Several agendas that have been discussed in the Integrated Risk Management Committee are:

Rapat Komite Manajemen Risiko Terintegrasi
Integrated Risk Management Committee

Agenda Rapat Meeting Agenda	**Tanggal Pelaksanaan** **Implementation Date**
1. Penyampaian Laporan Profil Risiko Terintegrasi dan Konsolidasi; 2. Penyampaian Laporan Kecukupan Permodalan Terintegrasi; 3. Pembahasan *Risk Appetite Statement* dan *Tolerance* Konglomerasi Keuangan; dan 4. Diskusi (*sharing session*) 1. Submission of Integrated and Consolidated Risk Profile Report; 2. Submission of Integrated Capital Adequacy Report; 3. Discussion of Risk Appetite Statement and Financial Conglomeration Tolerance; and 4. Discussion (sharing session)	Kamis, 28 Juni 2022 Thursday, June 28, 2022

Penilaian Risiko

Berdasarkan hasil *self-assessment* bank terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2022 adalah *Low to Moderate* dengan *trend* risiko stabil apabila dibandingkan dengan tahun sebelumnya. Hal tersebut mencerminkan kemungkinan kerugian yang dihadapi dari risiko inheren tergolong rendah selama periode waktu tertentu di masa datang dan terkait kualitas penerapan manajemen risiko bank secara komposit memadai, meskipun terdapat kelemahan minor tetapi kelemahan tersebut telah menjadi perhatian manajemen bank. Ringkasan profil risiko selama kurun waktu 2022 untuk 8 (delapan) jenis risiko yang dikelola bank adalah sebagai berikut:

Risk Assessment

Based on the results of the bank's self-assessment of bank **bjb**'s overall risk rating every quarter in 2022 is Low to Moderate with a stable risk trend when compared to the previous year. This reflects that the possibility of loss from inherent risk is relatively low for a certain period of time in the future and related to the quality of the implementation of composite risk management in a bank that is adequate, even though there are minor weaknesses, these weaknesses have become the attention of the bank's management. Summary of risk profile during 2022 for 8 (eight) types of risks managed by the bank are as follows:

No	Jenis Risiko Risk Type	Profil Risiko bank bjb 2022 Bank bjb Risk Profile 2022			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Risiko Kredit Credit Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
2	Risiko Pasar Market Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
3	Risiko Likuditas Liquidity Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Moderate
4	Risiko Operasional Operational Risk	*Moderate* Moderate	*Low to Moderate* Low to Moderate	*Moderate* Moderate	*Moderate* Moderate
5	Risiko Hukum Legal Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Moderate
6	Risiko Stratejik Strategic Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low* Low
7	Risiko Kepatuhan Compliance Risk	*Low* Low	*Low* Low	*Low* Low	*Low to Moderate* Low to Moderate
8	Risiko Reputasi Reputation Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
	Predikat Risiko	***Low to Moderate*** Low to Moderate	***Low to Moderate*** Low to Moderate	***Low to Moderate*** Low to Moderate	***Low to Moderate*** Low to Moderate

Tinjauan Atas Efektivitas Sistem Manajemen Risiko

Sistem pengukuran risiko yang dipergunakan untuk mengukur eksposur risiko Bank sebagai pedoman untuk melakukan pengendalian dan dilakukan secara berkala. Sistem tersebut paling kurang harus dapat mengukur:

1. Sensitivitas produk/aktivitas terhadap perubahan faktor-faktor yang mempengaruhinya, bank dalam keadaan normal maupun tidak normal.
2. Kecenderungan perubahan faktor-faktor dimaksud berdasarkan fluktuasi yang terjadi dimasa lalu dan korelasinya.
3. Faktor risiko (*Risk Factor*) secara individual.
4. Eksposur risiko secara keseluruhan (*aggregate*) maupun per risiko, dengan mempertimbangkan keterkaitan antar risiko.
5. Seluruh risiko yang melekat pada seluruh transaksi serta produk perbankan, termasuk produk dan aktivitas baru, dan dapat diintegrasikan dalam sistem informasi manajemen Bank.

Metode pengukuran dapat dilakukan secara kuantitatif dan/atau kualitatif. Metode pengukuran tersebut dapat berupa metode yang ditetapkan oleh Bank Indonesia dan Otoritas Jasa Keuangan dalam rangka penilaian risiko dan perhitungan modal (baik berupa metode standar atau metode internal yang dikembangkan sendiri oleh Bank). Dalam rangka mengatasi kelemahan yang dapat timbul

Review of The Effectiveness of The Risk Management System

The risk measurement system used to measure the Bank's risk exposure serves as a guideline for conducting control and is carried out periodically. The system must at least be able to measure:

1. Product/activity sensitivity to changes in the factors that influence it, the bank is in normal or abnormal circumstances.
2. The trend of changes in these factors is based on fluctuations that occurred in the past and their correlations.
3. Risk factors individually.
4. Overall risk exposure (aggregate) as well as per risk, taking into account the interrelationships between risks.
5. All risks inherent in all banking transactions and products, including new products and activities, and can be integrated into the Bank's management information system.

Measurement methods can be carried out quantitatively and/or qualitatively. The measurement method may be in the form of a method stipulated by Bank Indonesia and the Financial Services Authority for risk assessment and capital calculation (either in the form of a standard method or an internal method developed by the Bank). In order to overcome the weaknesses that may arise

atas penggunaan model pengukuran risiko tertentu maka Bank harus melakukan validasi model tersebut. Sistem pengukuran risiko dievaluasi dan disempurnakan secara berkala atau sewaktu-waktu apabila diperlukan untuk memastikan kesesuaian asuransi, akurasi, kewajaran, dan integritas data, serta prosedur yang digunakan untuk mengukur risiko. Dalam melakukan evaluasi atas efektivitas sistem manajemen risiko Perseroan maka satuan kerja manajemen risiko melakukan program pemantauan sebagai berikut:

1. Perseroan memiliki sistem dan prosedur pemantauan antara lain mencakup pemantauan terhadap besarnya eksposur risiko, kepatuhan limit internal dan hasil *stress testing* maupun konsistensi dengan kebijakan dan prosedur yang ditetapkan.
2. Pemantauan dilakukan baik oleh unit pelaksana (*risk taking unit*) maupun oleh Satuan Kerja Manajemen Risiko Hasil pemantauan disajikan dalam laporan berkala yang disampaikan kepada manajemen dalam rangka mitigasi risiko dan tindakan yang diperlukan.
3. Perseroan menyiapkan suatu sistem *back up* dan prosedur yang efektif untuk mencegah terjadinya gangguan (*disruptions*) dalam proses pemantauan risiko, dan melakukan pengecekan serta penilaian kembali secara berkala terhadap sistem *back up* tersebut.

Berdasarkan evaluasi atas efektivitas yang telah dilakukan selama tahun 2022, menunjukkan bahwa sistem manajemen risiko pada bank **bjb** telah memadai.

Pernyataan Direksi dan Dewan Komisaris Atas Kecukupan Sistem Manajemen Risiko

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa kecukupan manajemen risiko telah berjalan memadai yang tercermin hasil *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional telah memadai.

Fungsi Kepatuhan

Fungsi Kepatuhan pada bank **bjb** merupakan satuan kerja yang tergabung dengan satuan kerja Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) di bawah Direktur Kepatuhan.

Struktur Organisasi Divisi Kepatuhan dan APU PPT

from the use of certain risk measurement models, the Bank must validate the model. The risk measurement system is evaluated and refined periodically or at any time if necessary to ensure the suitability of insurance, accuracy, fairness and data integrity, as well as the procedures used to measure risk. In evaluating the effectiveness of the Company's risk management system, the risk management work unit carries out the monitoring program as follows:

1. The Company has monitoring systems and procedures which include monitoring the magnitude of risk exposure, compliance with internal limits and the results of stress testing as well as consistency with established policies and procedures.
2. Monitoring is carried out both by the implementing unit (risk taking unit) and by the Risk Management Work Unit. Monitoring results are presented in periodic reports submitted to management in the context of risk mitigation and necessary actions.
3. The Company prepares an effective back-up system and procedures to prevent disruptions in the risk monitoring process, and periodically checks and reassesses the back-up system.

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Based on the evaluation of the effectiveness that has been carried out during 2022, it shows that the risk management system at bank **bjb** was adequate.

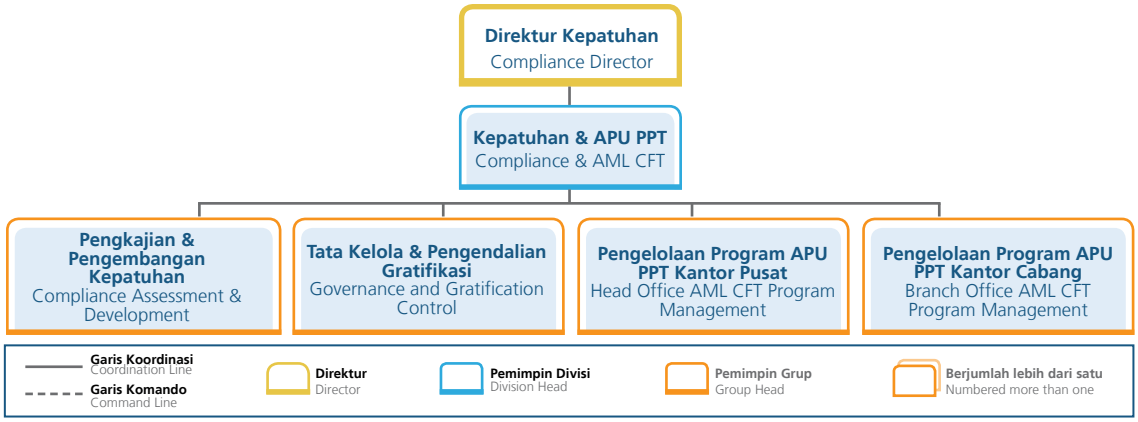
Statements of The Directors and The Board of Commissioners on The Adequacy of The Risk Management System

The Board of Directors and Board of Commissioners through the Risk Oversight Committee assessed that the adequacy of risk management had been carried out adequately which was reflected in the results of reviews on the completeness and accuracy of risk identification, measurement, monitoring, control and reporting, as well as on the adequacy of the mitigation scenarios proposed by operational work units which had been adequate.

Compliance Function

The Compliance function at bank **bjb** is a work unit that is affiliated with the Anti-Money Laundering and Prevention of Terrorism Financing (APU PPT) work unit under the Compliance Director.

Organizational Structure of the Compliance and AML-CFT Division



DIREKTUR YANG MEMBAWAHI FUNGSI KEPATUHAN

Bank wajib memiliki Direktur yang membawahkan Fungsi Kepatuhan dengan peran sebagai berikut:

1. Fungsi Direktur yang membawahkan Fungsi Kepatuhan
    a. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
    b. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank;
    c. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan, termasuk Prinsip Syariah bagi bank umum syariah dan unit usaha syariah; dan
    d. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/ atau otoritas pengawas lain yang berwenang.
2. Tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan, paling kurang mencakup:
    a. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
    b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
    c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan di dalam penyusunan ketentuan dan pedoman internal Bank;
    d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan, termasuk Prinsip Syariah bagi bank umum syariah dan unit usaha syariah;
    e. Meminimalkan Risiko Kepatuhan Bank;
    f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan; dan
    g. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan.

Tugas dan tanggung jawab sebagaimana dimaksud di atas tidak menghilangkan hak dan kewajiban Direktur yang membawahkan Fungsi Kepatuhan sebagai anggota Direksi Bank sebagaimana diatur dalam Undang-Undang mengenai Perseroan Terbatas, dalam hal diperlukan keputusan terhadap perbuatan tertentu dari seluruh anggota Direksi Bank.

Sebagai bentuk kepatuhan kepada POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, bank **bjb** telah menunjuk Direktur yang membawahi fungsi kepatuhan. Direktur Kepatuhan bank **bjb** telah memenuhi prasyarat integritas dan kompetensi dibuktikan dengan telah lulus proses *fit and proper test* dari Otoritas Jasa Keuangan.

DIRECTOR WHO IS MANAGING COMPLIANCE FUNCTION

Banks are required to have a Director in charge of the Compliance Function with the following roles:

1. The function of the Director in charge of the Compliance Function
    a. Realizing the implementation of Compliance Culture at all levels of the organization and business activities of the Bank;
    b. Managing Compliance Risk faced by the Bank;
    c. Ensuring that policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations, including Sharia Principles for sharia commercial banks and sharia business units; And
    d. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/ or other authorized supervisory authorities.
2. Duties and responsibilities of the Director in charge of the Compliance Function, at least include:
    a. Formulating strategies to encourage the creation of the Bank's Compliance Culture;
    b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
    c. Establishing compliance systems and procedures to be used in preparing the Bank's internal regulations and guidelines;
    d. Ensuring that all policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations, including Sharia Principles for sharia commercial banks and sharia business units;
    e. Minimizing Bank Compliance Risk;
    f. Taking preventive measures so that policies and/or decisions taken by the Board of Directors of the Bank or the head of a branch office of a bank domiciled abroad do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations; And
    g. Performing other tasks related to the Compliance Function.

The duties and responsibilities referred to above did not diminish the rights and obligations of the Director in charge of the Compliance Function as a member of the Bank's Board of Directors as stipulated in the Law on Limited Liability Companies, in the event that a decision was required on certain actions from all members of the Bank's Board of Directors.

As a form of obedience to POJK No. 46/ POJK.03/2017 regarding the implementation of the general Bank's compliance function, bank **bjb** has appointed director who overtakes compliance function. Director of Compliance bank **bjb** has fulfilled the prerequisites of integrity and competence evidenced by having passed the fit and proper test process of the Financial Services Authority.

SATUAN KERJA KEPATUHAN

bank **bjb** telah membentuk Satuan Kerja Kepatuhan yang termasuk dalam Direktorat Kepatuhan yakni Divisi Kepatuhan dan APU PPT. Satuan Kerja Kepatuhan independen terhadap unit kerja bisnis dan melaksanakan kegiatan sesuai dengan fungsi yang tercantum POJK Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

COMPLIANCE WORK UNIT

bank **bjb** has established a compliance work unit which is included in the Directorate of Compliance which is the Compliance and AML CFT Division. Compliance Work Unit is independent of the business unit and carries out activities in accordance with the functions listed by POJK number 46/ POJK.03/2017 concerning The Implementation of Public Bank Compliance Functions.

Profil Pemimpin Divisi Kepatuhan dan APU PPT

Profile of Head of Compliance and AML CFT Division



DETYA SURYADANI

Pemimpin Divisi Kepatuhan dan APU PPT

Head of Compliance and APU PPT Division Leader

Kewarganegaraan
Citizenship
Indonesia

Domisili / Domicile
Tangerang Selatan

Usia / Age

Lahir pada 29 Desember 1979, Saat ini berusia 43 Tahun, per Desember 2022.

Born on December 29, 1979, currently 43 years old, as of December 2022.

Riwayat Pendidikan / Educational Background

- Sarjana di bidang Akuntansi dari Universitas Padjadjaran.
- Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung pada tahun 2009.
- Bachelor of Accounting from Padjadjaran University, Bandung (2003)
- Master of Business Administration from Bandung Institute of Technology (ITB) (2009)

Pengalaman Kerja / Work Experience

Bergabung di bank **bjb** sejak 2006 dengan riwayat jabatan antara lain:
- CEO Regional 5 (Februari 2021 hingga 2 Agustus 2021)
- Pemimpin Unit Kebijakan dan Prosedur (2009 – 2021)
- Pemimpin Unit Produk, Sistem dan Prosedur sejak (2008 – 2009)

Joined bank **bjb** since 2006 with a history of positions including:
- Regional 5 CEO (February 2021 to August 2, 2021)
- Head of Policy and Procedure Unit (2009 – 2021)
- Product, System and Procedure Unit Leader since (2008 – 2009)

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.

Served as Head of the Compliance Division & AML CFT since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021

Tugas dan Tanggung Jawab Fungsi Kepatuhan

Duties and Responsibilities of Compliance Functions

Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

1. Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
2. Melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan OJK yang mengatur mengenai penerapan manajemen risiko bagi bank umum.
3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur agar sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perudang-undangan.
6. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan antara lain:

The Compliance Work Unit has the duties and responsibilities at least including:

1. Make steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization.
2. Identifying, measuring, monitoring and controlling compliance risk by referring to OJK regulations governing the application of risk management for commercial banks.
3. Assess and evaluate the effectiveness, adequacy and suitability of policies, regulations, systems and procedures owned by the Bank with the provisions of the legislation.
4. Conduct a review and/or recommend updating and refining policies, provisions, systems and procedures to comply with OJK provisions and statutory provisions.
5. Make efforts to ensure that the policies, system and procedure provisions, as well as the Bank's business activities are in accordance with the FSA and statutory regulations.
6. Perform other tasks related to the Compliance Function, including:

a. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada OJK dan/atau otoritas pengawas lain yang berwenang.
b. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku.
c. Bertindak sebagai narahubung (*contact person*) untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal.
d. Memantau dan mengevaluasi pelaksanaan fungsi kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan

Satuan Kerja Kepatuhan melaksanakan kegiatan sesuai dengan fungsi yang tercantum dalam POJK Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum yaitu:
1. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank.
3. Memastikan kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2022

a. Divisi Kepatuhan & APU PPT membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi. Salah satu yang dilakukan dengan melaksanakan kegiatan sosialisasi Budaya Kepatuhan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank. Adapun kegiatan Divisi Kepatuhan & APU PPT selama tahun 2022 sebagai berikut:
   1) Penetapan ketentuan internal Bank
      a) Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi;
      b) Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0149/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN);
      c) Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0159/SK/DIR-KAP/2022 tanggal 11 April 2022 tentang Standar Operasional Prosedur Penyelenggaraan Produk dan Kegiatan Bank;
      d) Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan;

a. Ensuring the Bank's compliance with commitments made by the Bank to OJK and/or other supervisory authorities.
b. Disseminating information to all Bank employees regarding matters relating to the Compliance Function, especially regarding applicable regulations.
c. Acting as a contact person for the Bank's compliance issues for internal and external parties.
d. Monitor and evaluate the implementation of the compliance function in each Financial Services Institution in the Financial Conglomeration

The Compliance unit conducts activities in accordance with the functions stated in the POJK Number 46/POJK.03/2017 regarding The Implementation of Compliance Function of The Public Bank:
1. Establish the implementation of culture of compliance at all levels of the organization and business activities of the Bank.
2. Managing the compliance risk faced by the Bank.
3. Ensure that the policies, provisions, systems and procedures and business activities undertaken by the Bank are in accordance with the provisions of OJK and the provisions of legislation.
4. Ensure that the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other regulatory authorities.

Implementation of Compliance Function Work Program In 2022

a. The Compliance & AML CFT Division took steps in order to support the creation of a Compliance Culture in all Bank business activities at every level of the organization. One way to do this was by carrying out routine dissemination of the Compliance Culture to all levels of the organization and business activities of the Bank. The activities of the Compliance & AML CFT Division during 2022 were as follows:
   1) Determination of the Bank's internal regulations
      a) Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0148/SK/DIR-KAP/2022 dated May 31, 2022 concerning Guidelines for Gratituity Control;
      b) Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0149/SK/DIR-KAP/2022 dated May 31, 2022 concerning Guidelines for Reporting State Officials' Wealth (LHKPN);
      c) Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0159/SK/DIR-KAP/2022 dated April 11, 2022 concerning Standard Operational Procedures for Implementation of Bank Products and Activities;
      d) Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0422/SK/DIR-KAP/2022 dated August 05, 2022 concerning Guidelines for Conflicts of Interest;

e) Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0500/SK/DIR-KAP/2022 tanggal 13 September 2022 tentang Pedoman Sistem Manajemen Anti Penyuapan (SMAP);

f) Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 0605/SK/DIR-KAP/2022 tanggal 25 Oktober 2022 tentang SOP Anti Korupsi;

g) Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 005/SK/KAP-PPK/2022 tanggal 18 Agustus 2022 tentang Petunjuk Teknis *Compliance Sheet* Bidang Perkreditan pada Kantor Wilayah/ Kantor Cabang/Kantor Cabang Pembantu;

h) Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 007/SK/KAP-TPG/2022 tanggal 27 Oktober 2022 tentang Petunjuk Teknis Penyusunan Laporan *Self Assessment* (SA) Penerapan Tata Kelola;

i) Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 008/SK/KAP-PPK/2022 tanggal 02 Desember 2022 tentang Petunjuk Teknis *Compliance Sheet* PKB;

j) Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 009/SK/KAP-TPG/2022 tanggal 01 Desember 2022 tentang Petunjuk Teknis Sipatuh;

k) Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 010/SK/KAP-PPK/2022 tanggal 01 Desember 2022 tentang Petunjuk Teknis *Compliance Sheet* Calon Agen Laku Pandai;

l) Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 011/SK/KAP-PPK/2022 tanggal 26 Desember 2022 tentang Petunjuk Teknis *Compliance Sheet* Pengkajian Kepatuhan;

m) Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 012/SK/KAP-PPK/2022 tanggal 26 Desember 2022 perihal Petunjuk Teknis Penggunaan User ID dan *Password* Sistem Aplikasi;

2) Kegiatan sosialisasi dengan tema "Budaya Kepatuhan" pada 4 (empat) Divisi dan 15 (lima belas) jaringan Kantor Cabang;

3) Kegiatan sosialisasi tata cara pengisian e-LHKPN kepada seluruh unit kerja di lingkungan bank **bjb**;

4) Kajian kepatuhan dalam rangka memastikan kepatuhan atas ketentuan internal bank **bjb** terhadap ketentuan perundang – undangan yang telah disusun sebanyak 447 kajian.

c. Mengikuti ajang penjurian nominasi terhadap Insan UPG terbaik dalam pengelolaan gratifikasi yang diselenggarakan oleh KPK;

d. Melakukan pemantauan tindak lanjut komitmen Bank terhadap regulator;

e) Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0500/SK/DIR-KAP/2022 dated September 13, 2022 concerning Guidelines for the Anti-Bribery Management System (SMAP);

f) Decree of the Directors of PT Regional Development Bank West Java and Banten, Tbk., Number 0605/SK/DIR-KAP/2022 dated October 25, 2022 concerning Anti-Corruption SOP;

g) Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Division, Number 005/SK/KAP-PPK/2022 dated August 18, 2022 concerning Technical Guidelines for Compliance Sheet in the Sector of Loans at Regional Offices/Branch Offices/Sub-Branch Offices;

h) Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Division, Number 007/SK/KAP-TPG/2022 dated October 27, 2022 concerning Technical Guidelines for Compiling a Self Assessment Report (SA) on Governance Implementation;

i) Decree of PT Regional Development Bank West Java and Banten, Tbk. Division, Number 008/SK/KAP-PPK/2022 dated December 02, 2022 concerning Technical Guidelines for Compliance Sheet PKB;

j) Decree of PT Regional Development Bank West Java and Banten, Tbk., Division Decree Number 009/SK/KAP-TPG/2022 dated December 01, 2022 concerning Sipatuh Technical Instructions;

k) Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Division, Number 010/SK/KAP-PPK/2022 dated December 01, 2022 concerning Technical Instructions for Compliance Sheet for Prospective Laku Pandai Agents;

l) Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Division, Number 011/SK/KAP-PPK/2022 dated December 26, 2022 concerning Technical Guidelines for Compliance Assessment Compliance Sheets;

m) Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Division, Number 012/SK/KAP-PPK/2022 dated December 26, 2022 concerning Technical Instructions for Using User ID and Password for Application Systems;

2) Socialization activities with the theme ìCompliance Cultureî in 4 (four) Divisions and 15 (fifteen) Branch Office networks;

3) Socialization activities on the procedure for filling out e-LHKPN to all work units within bank **bjb**;

4) Compliance studies in order to ensure compliance with bank **bjb** internal provisions against statutory provisions that have been prepared as many as 447 studies.

c. Participating in the nomination judging event for the best UPG Personnel in gratification management organized by the KPK;

d. Monitoring the follow-up of the Bank's commitment to regulators;

e. Melakukan pemantauan terhadap pengenaan sanksi/denda regulator;
f. Melakukan kajian terhadap ketentuan yang baru diberlakukan oleh regulator;
g. Melakukan *monitoring* dan evaluasi dengan KPK (Komisi Pemberantasan Korupsi) mengenai program pengendalian gratifikasi dan pengelolaan LHKPN;
h. Melakukan identifikasi dan inventarisir kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan peraturan perundang – undangan yang berlaku;
i. Menyampaikan notifikasi dan pemantauan kepatuhan atas kewajiban pelaporan Bank kepada regulator agar dilaksanakan dengan memperhatikan ketentuan yang berlaku;
j. Menyusun rangkuman atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan lainnya. Hasil rangkuman tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang ada pada unit kerja;
k. *Monitoring* terhadap kewajiban pelaporan yang telah disampaikan kepada regulator;
l. Melakukan pemantauan kepatuhan Bank atas ketentuan POJK, di antaranya terhadap rasio KPMM, BMPK, asset produktif bermasalah terhadap total asset produktif, CKPN, PDN, GWM;
m. Melakukan koordinasi dengan Divisi Manajemen Risiko terkait pengukuran profil Risiko Kepatuhan;
n. Penerapan Standar Mutu SNI ISO 37001 Sistem Manajemen Anti Penyuapan (SMAP) pada ruang lingkup proses pengajuan dan pencairan kredit komersial dan korporasi pada Kantor Pusat dan Kantor Cabang Utama Bandung serta ruang lingkup pengadaan barang/ jasa pada Kantor Pusat;
o. Penerapan Standar Mutu ISO 37301 Sistem Manajemen Kepatuhan pada ruang lingkup proses pengajuan dan pencairan kredit komersial dan korporasi pada Kantor Pusat dan Kantor Cabang Utama Bandung;
p. Menjadi instansi yang dirujuk oleh KPK dalam kegiatan *benchmarking* terkait implementasi SMAP;
q. Melakukan penilaian terhadap penerapan Tata Kelola Bank oleh pihak ketiga independen oleh *The Indonesian Institute for Corporate Governance* (IICG) melalui penilaian program *Corporate Governance Perception Index* (CGPI). Dimana hasilnya adalah bank **bjb** termasuk dalam kategori Indonesia *Company Most Trusted*

Kepatuhan Terintegrasi

Menunjuk POJK Nomor 18/POJK.03/2014 Tanggal 18 November 2014 Tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, dimana disebutkan pada pasal 22 bahwa Satuan Kerja Kepatuhan Terintegrasi mempunyai tugas paling sedikit memantau dan mengevaluasi pelaksanaan Fungsi Kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.

e. Monitoring the imposition of regulatory sanctions/fines;
f. Conducting a review of the newly enacted provisions by the regulator;
g. Conducting the monitoring and evaluation with the KPK (Corruption Eradication Commission) regarding the gratuity control program and LHKPN management;
h. Conducting identification and inventory of reporting obligations to regulators based on FSA regulations and applicable laws and regulations;
i. Delivering notification and monitoring of compliance with the Bank's reporting obligations to regulators so that it is carried out with due observance of the applicable provisions;
j. Compiling a summary of policies or regulations issued by authorities, for example PBI, PADG, POJK, SEOJK and others. The results of the summary were submitted to the related work unit for further use by the related work unit to make improvements or adjustments to existing policies, systems and procedures in the work unit;
k. Monitoring of reporting obligations that have been submitted to regulators;
l. Monitoring the Bank's compliance with POJK provisions, including the ratio of KPMM, LLL, non-performing productive assets to total productive assets, CKPN, PDN, GWM;
m. Coordinating with the Risk Management Division regarding the measurement of the Compliance Risk profile;
n. Implementation of Quality Standards ISO 37001 Anti-Bribery Management System (SMAP) in the scope of the process of applying for and disbursing commercial and corporate loans at the Bandung Head Office and Main Branch Offices as well as the scope of procurement of goods/services at the Head Office;
o. Implementation of Quality Standards ISO 37301 Compliance Management System in the scope of the process of applying for and disbursing commercial and corporate loans at the Bandung Head Office and Main Branch Offices;
p. Becoming an agency referred to by the KPK in benchmarking activities related to SMAP implementation;
q. Conducting an assessment of the implementation of Bank Governance by an independent third party by The Indonesian Institute for Corporate Governance (IICG) through an assessment of the Corporate Governance Perception Index (CGPI) program. Where the result is that bank **bjb** is included in the category of Indonesia Company Most Trusted

Integrated Compliance

Referring to POJK Number 18/POJK.03/2014 dated November 18, 2014 concerning Implementation of Integrated Governance for Financial Conglomerates, where it is stated in article 22 that the Integrated Compliance Work Unit has the task of at least monitoring and evaluating the implementation of the Compliance Function in each Financial Services Institution in the Financial Conglomerate.

Pelaksanaan penerapan Fungsi Kepatuhan Terintegrasi dilaksanakan oleh Satuan Kerja Kepatuhan secara berkesinambungan setiap Triwulan dengan melaksanakan pemantauan dan evaluasi melalui kegiatan *on site* atau *Focus Group Disscussions* (FGD) kepada Lembaga Jasa Keuangan anggota Konglomerasi Keuangan.

The implementation of the implementation of the Integrated Compliance Function was carried out by the Compliance Work Unit on an ongoing basis every quarter by carrying out monitoring and evaluation through on site activities or Focus Group Discussions (FGD) for Financial Services Institutions members of the Financial Conglomerate.

Selama Tahun 2022 Satuan Kerja Kepatuhan telah melakukan pemantauan dan evaluasi serta asistensi penerapan Fungsi Kepatuhan melalui kegiatan *on site* atau *Focus Group Disscussions* (FGD) kepada seluruh Lembaga Jasa Keuangan anggota Konglomerasi Keuangan dengan rincian sebagai berikut:

During 2022 the Compliance Work Unit conducted monitoring and evaluation as well as assistance with the implementation of the Compliance Function through on site activities or Focus Group Discussions (FGD) for all Financial Services Institutions members of the Financial Conglomerate with the following details:

No	Lembaga Jasa Keuangan Financial Services Institution	Waktu Pelaksanaan Execution time	Tempat Pelaksanaan Place of execution	Materi Material
1.	BPR Karya Utama Jabar	8 Maret 2022 8 March 2022	BPR Karya Utama Jabar	• Evaluasi Pemenuhan Infrastruktur Penerapan Fungsi Kepatuhan; • Pelaksanaan Penerapan Fungsi Kepatuhan; • *Review* Laporan Pokok - Pokok Pelaksaan Tugas Direksi Yang Membawakan Fungsi Kepatuhan • Evaluation of Infrastructure Fulfillment for the Implementation of the Compliance Function; • Implementation of the Implementation of the Compliance Function; • Review of Main Reports - Principal Implementation of Duties of the Board of Directors in charge of the Compliance Function
2.	BPR Wibawa Mukti Jabar	18 Maret 2022 18 March 2022	BPR Wibawa Mukti Jabar	
3.	BPR Indramayu Jabar	12 Mei 2022 12 May 2022	BPR Indramayu Jabar	
4.	BPR Arta Galuh Mandiri Jabar	16 Juni 2022 16 June 2022	BPR Artha Galuh Mandiri Jabar	
5.	BPR Intan Jabar	17 Juni 2022 17 June 2022	BPR Intan Jabar	
6.	BPR Parung Panjang	23 Agustus 2022 23 August 2022	BPR Parung Panjang	
7.	BPR Cianjur Jabar	25 Agustus 2022 25 August 2022	BPR Cianjur Jabar	
8.	BPR Cipatujah Jabar	15 September 2022 15 September 2022	BPR Cipatujah Jabar	
9.	bank **bjb** Syariah	09 Desember 2022 09 December 2022	bank **bjb** Syariah	
10.	**bjb** Sekuritas	13 Desember 2022 13 December 2022	**bjb** Sekuritas	
11.	BPR Majalengka Jabar	22 Desember 2022 22 December 2022	BPR Majalengka Jabar	

Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme atau disebut juga dengan program APU PPT *(Anti Money Laundering and Counter Terrorist Financing/AML-CFT)* merupakan program yang dilaksanakan secara berkesinambungan dalam rangka pemenuhan kewajiban berdasarkan ketentuan:

1. Undang-Undang Republik Indonesia Nomor 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (UU PP TPPU);
2. Undang-Undang Republik Indonesia Nomor 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (UU PP TPPT);
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 12/POJK.01/2017 tanggal 16 Maret 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan

Anti Money Laundering (AML) and Counter Terrorist Financing (CFT) Program

The implementation of the Anti-Money Laundering and Counter-Terrorism Financing Program or also known as the AML-CFT (AML-CFT) program is a program that is implemented on an ongoing basis in order to fulfill obligations based on the following provisions:

1. Law of the Republic of Indonesia Number 8 of 2010 dated October 22, 2010, concerning the Prevention and Eradication of the Crime of Money Laundering (UU PP TPPU);
2. Law of the Republic of Indonesia Number 9 of 2013 dated March 13, 2013, concerning the Prevention and Eradication of the Financing of Terrorism (UU PP TPPT);
3. Financial Services Authority Regulation (POJK) Number 12/POJK.01/2017 dated March 16, 2017, concerning Implementation of Anti-Money Laundering and Prevention

Terorisme di Sektor Jasa Keuangan sebagaimana yang diubah dengan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 23/ POJK.01/2019 tanggal 18 September 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;

4. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 32/ SEOJK.03/2017 Tanggal 22 Juni 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan;
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 37/ SEOJK.05/2017 Tanggal 17 Juli 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Industri Keuangan Non Bank;
6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 47/ SEOJK.04/2017 Tanggal 6 September 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Pasar Modal;
7. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 1581/SK/DIR-KP/2018 tanggal 31 Desember 2018 tentang Kebijakan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (Kebijakan APU PPT);
8. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0170/SK/DIR-KAP/2020 tanggal 18 Maret 2020 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (SOP Penerapan Program APU PPT);
9. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 002/SK/KAP-PPA/2020 tanggal 26 Juni 2020 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Cabang (Juknis Penerapan Program APU PPT di Cabang); dan
10. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 004/SK/KAP-PPA/2021 tanggal 29 September 2021 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Kantor Pusat (Juknis Penerapan Program APU PPT di Kantor Pusat Juknis Kantor Pusat.

Implementasi APU-PPT 2022

Selama Tahun 2022, sebagai komitmen perseroan dalam mendukung Program APU PPT nasional dan dalam rangka meningkatkan efektivitas penerapan program APU PPT telah dilakukan hal-hal sebagai berikut:

1. Melakukan pemantauan transaksi-transaksi keuangan untuk dilakukan analisis lebih mendalam terhadap potensi terjadinya Transaksi Keuangan Mencurigakan;
2. Melakukan Pelaporan Transaksi Keuangan Mencurigakan (LTKM) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);

of Terrorism Financing Programs in the Financial Services Sector as amended by Financial Services Authority Regulation (POJK) Number 23/POJK .01/2019 dated September 18, 2019, concerning Amendments to Financial Services Authority Regulation Number 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Financial Services Sector;

4. Financial Services Authority (SEOJK) Circular Letter Number 32/SEOJK.03/2017 dated June 22, 2017, concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Banking Sector;
5. Financial Services Authority (SEOJK) Circular Letter Number 37/SEOJK.05/2017 dated July 17, 2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Non-Bank Financial Industry;
6. Financial Services Authority (SEOJK) Circular Letter Number 47/SEOJK.04/2017 dated September 6, 2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Capital Markets Sector;
7. Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 1581/SK/DIR-KP/2018 dated December 31, 2018 regarding the Policy for the Implementation of the Anti-Money Laundering and Prevention of the Financing of Terrorism Programs (AML-CFT Policy);
8. Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0170/SK/DIR-KAP/2020 dated March 18, 2020, concerning Standard Operating Procedures for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs (SOP for Application of the AML-CFT Program));
9. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 002/SK/KAP-PPA/2020 dated June 26, 2020, concerning Technical Guidelines for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in Branches (Juknis for the Implementation of the APU Program PPT in Branch); and
10. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 004/SK/KAP-PPA/2021 dated September 29, 2021 concerning Technical Guidelines for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs at the Head Office.

2022 AML-CFT Implementation

Throughout 2022, as the Company's commitment to supporting the national AML/CTF Program and to improve the effectiveness of the implementation of the AML/CTF program, the following things have been done:

1. Monitoring financial transactions to conduct a more in-depth analysis of the potential for Suspicious Financial Transactions to occur;
2. Reporting Suspicious Financial Transactions (LTKM) to the Financial Transaction Reports and Analysis Center (PPATK);

3. Melakukan Pelaporan Transaksi Keuangan Tunai (LTKT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
4. Melakukan Pelaporan Transaksi Transfer Dana Dari dan Ke Luar Negeri (LTKL) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
5. Melakukan Pelaporan Sistem Informasi Pengguna Jasa Terpadu (SIPESAT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
6. Menyampaikan data *watchlist* secara proaktif kepada PPATK untuk memperkaya *database watchlist* yang dimiliki oleh PPATK pada aplikasi SIPENDAR, serta melaksanakan pengayaan informasi apabila ditemukan profil data *watchlist* SIPENDAR yang memiliki kecocokan dengan nasabah/ pengguna jasa di Bank;
7. Melakukan pemblokiran secara serta merta terhadap pengguna jasa Bank yang memiliki kecocokan profil dengan DTTOT dan pelaku pendanaan proliferasi senjata pemusnah massal, serta menyampaikan laporan pemblokiran melalui aplikasi SIGAP, serta menyampaikan laporan nihil melalui aplikasi SIGAP apabila tidak terdapat kecocokan data profil pengguna jasa Bank dengan DTTOT dan Pelaku pendanaan proliferasi senjata pemusnah massal;
8. Melakukan pemeliharaan dan pemantauan terhadap profil nasabah dengan daftar-daftar orang maupun lembaga yang wajib dipantau berdasarkan *database* informasi dari otoritas yang berwenang baik nasional maupun internasional;
9. Melakukan pemantauan terhadap nasabah yang dijadikan tersangka atau terdakwa suatu tindak pidana serta Daftar Tersangka dan Terduga Teroris oleh pihak yang berwenang maupun dari media massa atau berdasarkan informasi lainnya dari sumber yang resmi;
10. Melakukan koordinasi dengan pihak berwenang terkait dengan Permintaan Data, Pemblokiran Rekening dan Penyitaan Dana berkenaan dengan kasus pencucian uang dan pendanaan terorisme;
11. Melakukan kegiatan pemantauan terhadap pelaksanaan pengkinian data nasabah oleh seluruh unit kerja dan cabang;
12. Melakukan Pemantauan secara efektif terhadap Profil dan Transaksi Nasabah dengan memantau pelaksanaan pengelompokan nasabah sesuai dengan tingkat risiko terjadinya pencucian uang;
13. Melakukan penyusunan dan penyampaian laporan penilaian risiko APU PPT setiap semester;
14. Melaksanakan rapat bersama Direksi dan Dewan Komisaris secara berkala dengan materi pembahasan yang berkenaan dengan penerapan program APU PPT;
15. Melakukan penyampaian Laporan Perpajakan Domestik melalui portal EOI kepada Direktorat Jenderal Pajak, serta Laporan Perpajakan Internasional melalui portal SiPINA kepada Otoritas Jasa Keuangan (OJK);
16. Melakukan pemantauan penerapan program APU PPT pada Jasa Kustodian dan Wali Amanat serta pada Unit Dana Pensiun Lembaga Keuangan (DPLK);
17. Melakukan pemenuhan pelaksanaan pembukaan hubungan usaha Perseroan dengan bank koresponden dari Luar Negeri dari aspek APU PPT;

3. Reporting Cash Financial Transactions (LTKT) to the Financial Transaction Reports and Analysis Center (PPATK);
4. Reporting Transfers of Funds from and To Overseas (LTKL) to the Financial Transaction Reports and Analysis Center (PPATK);
5. Reporting on the Integrated Service User Information System (SIPESAT) to the Financial Transaction Reports and Analysis Center (PPATK);
6. Proactively submitting watchlist data to PPATK to enrich the watchlist database owned by PPATK in the SIPENDAR application, as well as carrying out information enrichment if SIPENDAR's watchlist data profile was found to be compatible with customer/service users at the Bank;
7. Immediately blocking Bank service users who matched profiles with DTTOT and funding actors for the proliferation of weapons of mass destruction, as well as submitting blocking reports through the SIGAP application, as well as submitting zero reports through the SIGAP application if there was no match between the profile data of Bank service users and DTTOT and the perpetrators of funding the proliferation of weapons of mass destruction;
8. Carrying out maintenance and monitoring of customer profiles with lists of people and institutions that must be monitored based on databases of information from the competent authorities both nationally and internationally;
9. Monitoring customers who are suspected or accused of a criminal act as well as the list of suspects and suspected terrorists by the authorities as well as from the mass media or based on other information from official sources;
10. Coordinate with authorities related to Data Requests, Account Blocking and Fund Confiscation about cases of money laundering and terrorism financing;
11. Carrying out monitoring activities on the implementation of updating customer data by all work units and branches;
12. Conducting effective monitoring of Customer Profiles and Transactions by monitoring the implementation of customer grouping according to the level of risk of money laundering;
13. Prepare and submit AML CFT risk assessment reports every semester;
14. Conducting joint meetings regarding the implementation of the AML-CTF program with the Directors and the Board of Commissioners regularly;
15. Submitting Domestic Tax Reports through the EOI portal to the Directorate General of Tax, as well as International Tax Reports through the SiPINA portal to the Financial Service Authority (OJK);
16. Monitoring the implementation of the AML CFT program in Custodian and Trustee Services as well as in the Financial Institution Pension Fund (DPLK) Unit;
17. Accomplishing the implementation of the opening of the Company's business relationship with Foreign correspondent banks from AML CTF aspects;

18. Melakukan pengkajian terhadap aktivitas dan produk perbankan terkait dengan kewajiban penerapan program APU PPT sebelum aktivitas dan produk tersebut dijalankan;
19. Melakukan *review* ketentuan internal terkait penerapan program APU PPT secara berkala agar ketentuan internal yang berlaku telah sejalan dengan perkembangan ketentuan eksternal maupun regulator;
20. Melakukan pemantauan dan rekomendasi terkait pendidikan dan pelatihan APU PPT terhadap karyawan Perseroan dalam rangka meningkatkan pemahaman, kewaspadaan serta risiko terhadap Tindak Pidana Pencucian Uang dan Pendanaan Terorisme;
21. Memastikan Teknologi Informasi yang mendukung Penerapan Program APU PPT telah sejalan dan mencakup perkembangan bisnis, produk serta layanan Bank dalam hal ini pengembangan aplikasi **bjb AMOLA *(Anti Money Laundering)***. Selain itu, dilaksanakan penyesuaian aplikasi terhadap ketentuan regulator (penyesuaian pelaporan goAML) sehingga penerapan APU PPT menjadi lebih efektif dan sesuai ketentuan regulator;
22. Melakukan koordinasi terkait pelaksanaan kebijakan program APU PPT pada unit kerja terkait yang berhubungan langsung dengan nasabah yang didasarkan atas hasil penilaian tingkat risiko unit kerja terkait terhadap potensi terjadinya Pencucian Uang dan Pendanaan Terorisme;
23. Melakukan koordinasi terkait pelaksanaan kebijakan program APU PPT pada Konglomerasi Keuangan bank **bjb**;
24. Melakukan pengkajian dalam rangka memastikan penerapan APU PPT telah dilaksanakan pada Produk Aktivitas Baru (PAB) berdasarkan regulasi yang dikeluarkan oleh Otoritas Jasa Keuangan (OJK);
25. Melakukan Penilaian Indeks Efektivitas secara Nasional terkait peran PPATK dalam Upaya Pencegahan dan Pemberantasan Tindak Pidana Pencucian uang (TPPU) dan Tindak Pidana Pendanaan Terorisme (TPPT) Tahun 2022;
26. Mendukung PPATK dalam melakukan penilaian terhadap integritas Pihak Pelapor salah satunya **bank bjb** terhadap efektivitas Program APU PPT yang diterapkan dengan cara melakukan pengisian kuesioner FIR *on* ML/TF tahun 2022. Hasil FIR *on* ML/TF akan menjadi tolok ukur bagi PPATK dan LPP terkait dalam merumuskan kebijakan pembinaan, pengawasan, dan pengaturan berbasis risiko yang ditujukan untuk penguatan sistem APU PPT di Bank khususnya, serta penguatan integritas sistem keuangan secara nasional; dan
27. Mendukung OJK dalam penyusunan Penilaian Risiko/*Sectoral Risk Assessment* Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (SRA TPPU/TPPT/PPSPM SJK) Tahun 2022 dengan cara melakukan pengisian kuesioner *Sectoral Risk Assessment* (SRA) Tahun 2022.

18. Conducting an assessment of banking activities and products related to the obligation to implement the AML CFT program before the activities and products are carried out;
19. Reviewing internal provisions related to the implementation of the AML CTF program periodically so that the applicable internal provisions are in line with the development of both external provisions and regulators;
20. Monitoring and providing recommendations related to AML CTF education and training for the Company's employees to increase understanding, awareness, and risk of Money Laundering and Terrorism Financing;
21. Ensuring that Information Technology that supports the implementation of the AML-CFT Program is in line with and includes the development of the Bank's business, products, and services, in this case, the development of the **bjb AMOLA (Anti Money Laundering)** application. In addition, adjustments were made to the application to regulatory provisions (adjustment to goAML reporting) so that the implementation of AML CFT becomes more effective and follows regulatory requirements;
22. Coordinate related to the implementation of the AML CTF program policies in related work units that are directly related to the customer based on the results of the assessment of the risk level of the work unit related to the potential for Money Laundering and Terrorism Financing;
23. Coordinate regarding the implementation of the AML CFT program policy at the bank **bjb** Financial Conglomeration;
24. Conducting studies to ensure the implementation of AML CTF has been implemented on New Activity Products (PAB) based on regulations issued by the Financial Services Authority (FSA);
25. Conducting a National Effectiveness Index Assessment related to the role of PPATK in the Prevention and Eradication of Money Laundering (TPPU) and Terrorism Financing (TPPT) Crimes in 2022;
26. Supporting PPATK in assessing the integrity of the Reporting Party, one of which was bank **bjb** on the effectiveness of the Anti-Money Laundering and Prevention of Terrorism Financing Program implemented by filling out the FIR on ML/TF questionnaire in 2022. The results of the FIR on ML/TF became a benchmark for the related PPATK and LPP in formulating policies for fostering, monitoring, and risk-based regulation aimed at strengthening the AML CTF system at Banks in particular, as well as strengthening the integrity of the financial system nationally; and
27. Supporting FSA in preparing the Risk Assessment/Sectoral Risk Assessment for the Crime of Money Laundering, Terrorism Financing and Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (SRA TPPU/TPPT/PPSPM SJK) in 2022 by filling out the Sectoral Risk Assessment (SRA) questionnaire 2022.

Adapun Statistik pelaksanaan Program APU PPT yang dilaksanakan oleh bank **bjb** selama Tahun 2022, dapat disampaikan sebagai berikut:

As for the statistics on the implementation of the AML CTF Program carried out by bank **bjb** during 2022, it can be conveyed as follows:

No	Nama Aktivitas Activities	Jumlah Total	Satuan Unit
1	Laporan Transaksi Keuangan Mencurigakan (LTKM) *Suspicious Transaction Report (STR)* Suspicious Transaction Report (STR)	128	Laporan Reports
2	Laporan Transaksi Keuangan Tunai (LTKT) *Cash Transaction Report (CTR)* Cash Transaction Report (CTR)	8.533	Laporan Reports
3	Laporan Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri (LTKL) *International Fund Transfer Instruction Report (IFTI)* International Fund Transfer Instruction Re port (IFTI)	1.727	Laporan Reports
4	Laporan SIPESAT (Sistem Informasi Pengguna Jasa Terpadu) *SIPESAT Report* SIPESAT Report	579.326	Data CIF CIF Data
5	Korespondensi dengan pihak yang berwenang *Correspondence with authorized party* Correspondence with authorized party	1.776	Kali Time
6	Pengkajian aspek APU PPT terkait Kebijakan dan Prosedur Bank *Implementation of AML-CFT related to intern policy and procedures* Implementation of AML-CFT related to intern policy and procedures	155	Kajian Reviews
7	Validasi aspek APUPPT terkait aktivitas dan produk Baru Bank *Implementation of AML-CFT related to new activities and product* Implementation of AML-CFT related to new activities and product	16	Validasi Validation
8	Pelaksanaan APU PPT terkait bank koresponden *Implementation of AML- CFT related to correspondence bank* Implementation of AML- CFT related to correspondence bank	26	Kali Time
9	Jumlah pegawai yang mengikuti pelatihan APU PPT *number of employees participating in AML-CFT Training* Number of employees participating in AML-CFT Training	7.399	Pegawai Employees

Perkara Hukum

Jumlah perkara hukum yang dihadapi bank **bjb** selama tahun 2022 adalah sebagai berikut.

Important Case

The number of legal cases/lawsuit faced by bank **bjb** during 2022 is as follows.

Tabel Perkara hukum

Table of Legal Cases

No.	Perkara Hukum Legal Cases	Jumlah Total	
		Perdata Civil	Pidana Criminal
1.	Telah Selesai (telah mempunyai kekuatan hukum yang tetap) Completed (has permanent legal force)	52 perkara 52 cases	139 perkara* 139 cases*
2.	Dalam proses penyelesaian In the process of completion	31 perkara 31 cases	48 perkara 48 cases
Total		**83 perkara** 83 cases	**187 perkara** 187 cases

* Perkara yang sudah mendapatkan putusan dan/atau SP3 dan/atau tingkat kesulitan perkara sedang (60 hari) / Cases that have received a decision and/or SP3 and/or medium level of difficulty (60 days)

Perkara Hukum yang Dihadapi Perseroan

Legal Matters Faced by the Company

Tabel Perkara Hukum yang Dihadapi Perseroan

Table of Legal Cases Faced by the Company

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
PIDANA / CRIMINAL					
1	Kasus Penyalahgunaan Dana program *Member Get Member* (MGM) oleh Oknum Pegawai Mantan Pemimpin KCP Pangalengan *(Fraud Internal)* Case of Misuse of Funds for the Member Get Member (MGM) program by Unscrupulous Employees of the Former Leader of KCP Pangalengan (Fraud Internal)	Penyidikan Investigation	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat dan Proses Pelaporan Pidana ke Aparat Penegak Hukum Disrespectful Dismissal as an Employee and Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 334.780.000,- Causing a bank loss of Rp. 334.780.000,-
2	Kasus Penggelapan Dana Nasabah bank **bjb** Prioritas oleh *Relationship Manager* KCP Kelapa Gading *(Fraud Internal)* Case of Funds Embezzlement of Customer of bank **bjb** Priority by Relationship Manager of Kelapa Gading (Fraud Internal)	Penyelidikan Investigation	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat dan Proses Pelaporan Pidana ke Aparat Penegak Hukum Disrespectful Dismissal as an Employee and Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 1.788.706.271,- Causing a bank loss of Rp. 1.788.706.271,-
3	Kasus Penggelapan Dana Rekening Pasif Nasabah bank **bjb** KC Soreang *(Fraud Internal)* Case of Embezzlement of customer passive account funds bank **bjb** Branch Office Soreang (Fraud Internal)	Penyelidikan Investigation	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat dan Proses Pelaporan Pidana ke Aparat Penegak Hukum Disrespectful Dismissal as an Employee and Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 113.500.000 Causing a bank loss of Rp. 113.500.000
4	Kasus Penindakan Hukum Terhadap Debitur bank **bjb** Yang Diduga Menggunakan SPK Fiktif dalam Proses Pengajuan Kredit di bank **bjb** KCK Banten *(Fraud Eksternal)* Case of Legal Enforcement Against bank **bjb** Debtors Allegedly Using Fictitious SPK in the Credit Submission Process at bank **bjb** KCK Banten (Fraud Eksternal)	Penyelidikan Investigation	Tidak ada None	Proses Pelaporan Pidana ke Aparat Penegak Hukum Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 8.400.000.000 Causing a bank loss of Rp. 8.400.000.000
5	Kasus Penindakan Hukum Terhadap Debitur bank **bjb** Yang Diduga Menggunakan SPK Fiktif dalam Proses Pengajuan Kredit di bank **bjb** KC Labuan *(Fraud Eksternal)* Case of Legal Enforcement Against bank **bjb** Debtors Allegedly Using Fictitious SPK in the Credit Submission Process at bank **bjb** Labuan (Fraud Eksternal)	Penyelidikan Investigation	Tidak ada None	Proses Pelaporan Pidana ke Aparat Penegak Hukum Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 1.530.000.000,- Causing a bank loss of Rp. 1.530.000.000,-
6	Kasus Penindakan Hukum Terhadap Debitur KPR bank **bjb** KC Tangerang *(Fraud Eksternal)* Legal Enforcement Case against KPR Debtor bank **bjb** KC Tangerang (Fraud Eksternal)	Penyelidikan Investigation	Tidak ada None	Proses Pelaporan Pidana ke Aparat Penegak Hukum Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 10.018.010.411,- Causing a bank loss of Rp. 10.018.010.411,-

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
7	Kasus Penindakan Hukum Terhadap Debitur KPR bank **bjb** KCU Bandung *(Fraud Eksternal)* Legal Enforcement Case against KPR Debtor bank **bjb** KCU Bandung (Fraud Eksternal)	Penyelidikan Investigation	Tidak ada None	Proses Pelaporan Pidana ke Aparat Penegak Hukum Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 7.677.567.373,- Causing a bank loss of Rp. 7.677.567.373,-
8	Kasus Penindakan Hukum Terhadap Debitur bank **bjb** KC Tasikmalaya yang Diduga telah Mengalihkan Termin Pembayaran Pekerjaan *(Fraud Eksternal)* Law Enforcement Case Against Debtor of bank **bjb** KC Tasikmalaya Who Allegedly Has Transferred Job Payment Terms (Fraud Eksternal)	Penyelidikan Investigation	Tidak ada None	Proses Pelaporan Pidana ke Aparat Penegak Hukum Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 5.366.635.331,- Causing a bank loss of Rp. 5.366.635.331,-
9	Kasus Tindak Pidana Korupsi Dalam Pemberian Kredit Kepada PT Seruni Prima Perkasa di Kejati Jawa Tengah *(Fraud Eksternal)* Case of Corruption Crimes in Providing Credit to PT Seruni Prima Perkasa in Kejati Jawa Tengah (Fraud External)	Penyidikan Investigation	Tidak ada None	Tidak ada No Sanction	Menyebabkan kerugian bank senilai Rp. 17.800.000.000,- Causing a bank loss of Rp. 17.800.000.000,-
10	Kasus *Fraud* Penggelapan Dana Kas Besar bank **bjb** KC Pangandaran *(Fraud Internal)* Case of Fraud Embezzlement of Large Cash Funds bank **bjb** KC Pangandaran (Fraud Internal)	Penyidikan Investigation	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat dan Proses Pelaporan Pidana ke Aparat Penegak Hukum Disrespectful Dismissal as an Employee and Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 20.671.071.000,- Causing a bank loss of Rp. 20.671.071.000,-
11	Kasus *Fraud* penggelapan Dana Kas Besar bank **bjb** KCU Bandung *(Fraud Eksternal)* Case of Fraud Embezzlement of Large Cash Funds bank **bjb** KCU Bandung (Fraud External)	Persidangan Assembly Term	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat dan Proses Pelaporan Pidana ke Aparat Penegak Hukum Disrespectful Dismissal as an Employee and Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 1.090.000.000,- Causing a bank loss of Rp. 1.090.000.000,-
12	Kasus *Skimming* ATM bank **bjb** *(Fraud Eksternal)* bank **bjb** ATM skimming case (Fraud External)	Penyidikan Investigation	Tidak ada None	Proses Pelaporan Pidana ke Aparat Penegak Hukum Criminal Reporting Process to Law Enforcement Officials	Menyebabkan kerugian bank senilai Rp. 3,170,658,500 Reputasi & Bisnis Causing a bank loss of-Rp. 3,170,658,500 Reputation and & Business

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
13	Kasus Upaya Hukum Terhadap Oknum Teknisi Eksternal yang Membuka Dokumen Perusahaan bank **bjb** tanpa Izin *(Fraud Eksternal)* Cases of Legal Remedies Against Individual External Technicians Who Opened bank **bjb** Company Documents without a Permit (Fraud External)	Putusan Pengadilan Sentence	Tidak ada None	Putusan Pengadilan memutuskan pidana penjara terhadap Terdakwa selama 1 (satu) tahun dan denda sebesar Rp. 1.000.000.000,- subsidair 1 (satu) bulan penjara The Court's decision decided to impose a prison sentence on the Defendant for 1 (one) year and a fine of Rp. 1,000,000,000, - a subsidiary of 1 (one) month in prison	Reputasi Reputation
14	Kasus Tindak Pidana Korupsi Dalam Pemberian Kredit KMKK di bank **bjb** KC Pekanbaru *(Fraud Eksternal)* Cases of Corruption Crimes in Granting Credit KMKK in bank **bjb** KC Pekanbaru (Fraud External)	Putusan Pengadilan Sentence	Tidak ada None	Putusan Pengadilan memutuskan pidana penjara terhadap para terdakwa selama 7 (tujuh) tahun dan denda sebesar Rp. 200.000.000,- subsidair 6 (enam) bulan penjara The Court's decision stipulates imprisonment for the defendants for 7 (seven) years and a fine of Rp. 200,000,000, - a subsidiary of 6 (six) months in prison	Menyebabkan kerugian bank senilai Rp. 7.230.000.000,- Causing a bank loss of Rp. 7,230,000,000,-
PERDATA / CIVIL					
1	**Kantor Cabang / Branch Office**: Tamansari **Jenis / Type**: Gugatan Wanprestasi **No. Perkara / Case Number**: 203/Pdt.G/2020/PN Bdg **Yurisdiksi / Jurisdiction**: Pengadilan Negeri Bandung **Tanggal registrasi / Date of Registration:** 8 Juni 2020	Kasasi Appeal	Gugatan Materiil: Membayar kerugian materiil sebesar Rp.6.122.000.000,- Material Claim: Paying a material loss of Rp.6,122,000,000	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
2	**Kantor Cabang / Branch Office**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis / Type**: Gugatan perbuatan melawan hukum **No. Perkara / Case Number**: 1090/Pdt.G/2021/PN.Jkt.Brt **Yurisdiksi / Jurisdiction**: Pengadilan Negeri Jakarta Barat **Tanggal registrasi / Date of Registration**: 21 Desember 2021	Kesimpulan Closing Argument	1.Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2.Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-. 1. Punish the Co-defendant (**bjb**) to return the money remaining for the execution of the disbursement of Rp. 126,494,237,582,-. 2. Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597,326,832,325,-.	Tidak ada No Sanction	Tidak ada None
3	**Kantor Cabang / Branch Office**: Cabang Soreang **Jenis / Type**: Gugatan Perbuatan Melawan Hukum **No. Perkara / Case Number**: 172/Pdt.G/2022/PN.Blb **Yurisdiksi / Jurisdiction**: Pengadilan Negeri Bale Bandung **Tanggal registrasi / Date of Registration:** 28 Juli 2022	Pada tanggal 22 Desember 2022 sidang dengan agenda bukti tambahan dari Tergugat I dan Saksi dari Tergugat II On December 22, 2022, a hearing with the agenda of additional evidence from Defendant Iand Witnesses from the Co-defendant	Gugatan materiil Rp. 363.319.553 Gugatan Imateriil Rp. 1.500.000.000 Material Claim Rp. 363,319,553 Immaterial Claim Rp1,500,000,000	Tidak ada No Sanction	Tidak ada None
4	**Kantor Cabang / Branch Office:** khusus jakarta **Jenis / Type:** Gugatan wanprestasi **No. Perkara / Case Number:** 337/Pdt.G/2022/PN.Jkt.Pst **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta Pusat **Tanggal registrasi / Date of Registration:** 20 Juni 2022	Sidang dengan agenda bukti tergugat, sidang selanjutnya tanggal 02 Januari 2023 dengan agenda saksi dari penggugat Hearing with the agenda of the defendant's evidence, the next hearing is on January 2, 2023 with the agenda of witnesses from the plaintiff	Tidak Ada Nil	Tidak ada No Sanction	Tidak ada None
5	**Kantor Cabang / Branch Office:** Cabang Soreang **Jenis / Type:** Gugatan Perbuatan Melawan Hukum **No. Perkara / Case Number:** 172/Pdt.G/2022/PN.Blb **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Bale Bandung **Tanggal registrasi / Date of Registration:** 28 Juli 2022	Pada tanggal 22 Desember 2022 sidang dengan agenda bukti tambahan dari Tergugat I dan Saksi dari Tergugat II On December 22, 2022, a hearing with the agenda of additional evidence from Defendant I and Witnesses from the Co-defendant	Gugatan materiil Rp. 363.319.553 Gugatan Imateriil Rp. 1.500.000.000 Material Claim Rp. 363,319,553 Immaterial Claim Rp1,500,000,000	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
6	**Kantor Cabang / Branch Office:** khusus jakarta **Jenis / Type:** Gugatan wanprestasi **No. Perkara / Case Number:** 337/Pdt.G/2022/PN.Jkt.Pst **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta Pusat **Tanggal registrasi / Date of Registration:** 20 Juni 2022	Sidang dengan agenda bukti tergugat, sidang selanjutnya tanggal 02 Januari 2023 dengan agenda saksi dari penggugat A hearing with the agenda of the defendant's evidence, the next hearing is on January 2, 2023 with the agenda of witnesses from the plaintiff	Tidak Ada Nil	Tidak ada No Sanction	Tidak ada None
7	**Kantor Cabang Khusus:** Tanggerang Selatan **Jenis / Type:** Gugatan Wanprestasi **No. Perkara / Case Number:** 1341/Pdt.G/2021/PN.Tng **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Tanggerang **Tanggal registrasi / Date of Registration:** 10 Desember 2021	Pemeriksaan Tingkat Banding Examination Level of Appeal	Gugatan materiil Rp. 2.235.082.264 Material Claim Rp 2,235,082,264	Tidak ada No Sanction	Tidak ada None
8	**Kantor Cabang / Branch Office:** Daan Mogot **Jenis / Type:** Gugatan PMH **No. Perkara / Case Number:** 89/Pdt.G/2022/PN.BGR **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Bogor **Tanggal registrasi / Date of Registration:** 22 Juni 2022	Jawaban Responses	Tidak ada Nil	Tidak ada No Sanction	Tidak ada None
9	**Kantor:** Cabang Surakarta **Jenis / Type:** Gugatan PKPU **No. Perkara / Case Number:** 11/Pdt.Sus-Pailit/2022/PN.Niaga.Smg **Yurisdiksi / Jurisdiction:** Pengadilan Niaga pada Pengadilan Negeri Semarang **Tanggal registrasi / Date of Registration:** *N/A	Perpanjangan 120 hari untuk pembuatan profosal perdamaian An extension of 120 days for the creation of deed of settlemet	Tidak Ada Nil	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
10	**Kantor Cabang / Branch Office:** Daan Mogot **Jenis / Type:** Gugatan PKPU **No. Perkara / Case Number:** 26/Pdt-Sus-PembatalanPerdamaian/2022/PN-Niaga-.Jkt.Pst jo nomor 23/Pdt-Sus-PKPU/2012/PN-Niaga-.Jkt.Pst **Yurisdiksi / Jurisdiction:** Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat **Tanggal registrasi / Date of Registration:** *N/A	Masih menunggu informasi daftar piutang kreditur dari Kurator Still waiting for information on the list of creditors' receivables from the Curator	Tidak Ada Nil	Tidak ada No Sanction	Tidak ada None
11	**Kantor: KCK Banten** **Jenis / Type:** Gugatan PMH **No. Perkara / Case Number:** 471/Pdt.G/2022/PN.Jkt. Tim **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakrta Timur **Tanggal registrasi / Date of Registration:** 5 Agustus 2022	Pemanggilan para pihak Summons of the parties	Kerugian materiil Rp 50,000,000,000,- dan kerugian inmateriil Rp. 75.000.000.000 Material losses of Rp50,000,000,000 and immaterial losses of Rp75,000,000,000	Tidak ada No Sanction	Tidak ada None
12	**Kantor Cabang / Branch Office:** Karawang **Jenis / Type:** Gugatan Wanprestasi **No. Perkara / Case Number:** 105/Pdt.G/2022/PN. Kwg **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Karawang **Tanggal registrasi / Date of Registration:** 27 Juli 2022	Pada Tanggal 01 desember sidang dengan agenda Replik Via E - Court, Pada tanggal 14 Desember 2022 sidang dengan agenda Putusan Sela (Sidang hanya dihadiri T1 dan T4), dan Pada tanggal 28 Desember agenda Bukti Surat asli Pk kredit asli dan lain lain terkait Eksepsi Kompentensi absolut On December 1, a hearing with the Replik Via E-Court agenda, On December 14, 2022 a hearing with an Interlocutory Decision agenda (the trial was only attended by T1 and T4), and on December 28 agenda Proof of the original Pk original credit and others related to Competency Exception absolute	Gugatan Materiil: Membayar kerugian materiil sebesar Rp.439.549.595,- Material Claim: Paying a material loss of Rp439,549,595,-	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
13	**Kantor Cabang / Branch Office:** Tangerang Selatan **Jenis / Type:** Gugatan Perbuatan Melawan Hukum oleh ahli Waris atas Nama Marina Josepha Junice **No. Perkara / Case Number:** 467/Pdt.G/2022/PN.Jkt Pst **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta Pusat **Tanggal registrasi / Date of Registration:** 19 Agustus 2022	Tanggal 26 Desember 2022 Penyampaian Jawaban atas Gugatan Penggugat oleh Tergugat via E-Court December 26, 2022 Submission of Answers to the Plaintiff's Lawsuit by the Defendant via E-Court	**Gugatan Materiil:** Asuransi Sinarmas membayar klaim asuransi sebesar Rp. 2.922.000.000,-. bank **bjb** mengembalikan dokumen agunan berupa sertipikat rumah tapak yang berlokasi di Jalan H. Khodir No. 6 Jakarta Selatan Provisi Jakarta Selatan **Gugatan Immateriil:** Rp. 1.000.000.000,- **Material Claim:** Sinarmas Insurance paid an insurance claim of Rp. 2,922,000,000,-. bank **bjb** returns collateral documents in the form of a landed house certificate located on Jalan H. Khodir No. 6 South Jakarta South Jakarta Provision **Immaterial Claim:** Rp. 1,000,000,000,-	Tidak ada No Sanction	Tidak ada None
14	**Kantor Cabang / Branch Office:** Serang **Jenis / Type:** Gugatan Perlawanan Ekseskusi Lelang **No. Perkara / Case Number:** 98/Pdt.Bth/2022/PN.Tng **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Serang **Tanggal registrasi / Date of Registration:** 16 Februari 2022	Pemeriksaan Tingkat Banding Examination Level of Appeal	1,8M	Tidak ada No Sanction	Tidak ada None
15	**Kantor Cabang / Branch Office:** Cabang Karawang **Jenis / Type:** Gugatan Wanprestasi **No. Perkara / Case Number:** 453/Pdt.G/2022/PN.Bdg **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Bandung **Tanggal registrasi / Date of Registration:** 6 Oktober 2022	Pada tanggal 01 Desember 2022 sidang dengan agenda pemanggilan para pihak, dan pada tanggal 08 Desember 2022 sidang dengan agenda Perbaikan Gugatan On December 1, 2022, a hearing with an agenda to summon the parties, and on December 8, 2022, a hearing with an agenda for Lawsuit Remedial	Tidak Ada Nil	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
16	**Kantor Cabang / Branch Office:** Surabaya **Jenis / Type:** Perbuatan Melawan Hukum **No. Perkara / Case Number:** 1083/Pdt.G/2022/PN.Sby **Yurisdiksi / Jurisdiction:** Pengadilan Tinggi Surabya **Tanggal registrasi / Date of Registration:** 5 Oktober 2022	Penggugat menyerahkan replik atas jawaban dari gugatan. Selanjutnya sidang duplik yang diagendakan pada tanggal 9 Januari 2023 The plaintiff submitted a replica of the answer to the lawsuit. The next duplic trial was scheduled for January 9, 2023	Rp. 4,250,000,000,- (Empat milyar dua ratus lima puluh juta rupiah) Rp4,250,000,000,- (Four billion two hundred and fifty million rupiah)	Tidak ada No Sanction	Tidak ada None
17	**Kantor Cabang / Branch Office:** Surabaya **Jenis / Type:** Perbuatan Melawan Hukum **No. Perkara / Case Number:** 1022/Pdt.G/2022/PN.Sby **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Surabya **Tanggal registrasi / Date of Registration:** 20 September 2022	Pembacaan gugatan dan tidak ada perbaikan, sidang selanjutnya pada tanggal 11 Januari 2023 dengan agenda sidang Jawaban dari Tergugat dan turut tergugat. The lawsuit was read and there was no improvement. The next hearing was on January 11, 2023 with an agenda for the hearing answers from the Defendant and co-defendant.	Materiil maupun imateriil Rp. 2.500.000.000,- (Dua Milyar Lima Ratus Juta Rupiah) Material and immaterial Loss of Rp2,500,000,000.- (Two Billion Five Hundred Million Rupiah)	Tidak ada No Sanction	Tidak ada None
18	**Kantor Cabang / Branch Office:** Gajah Mada **Jenis / Type:** Perbuatan Melawan Hukum **No. Perkara / Case Number:** 797/Pdt.G/2019/PN.Jkt.Pst **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta Pusat **Tanggal registrasi / Date of Registration:** 1 Agustus 2022	masih dalam proses banding still in the process of appeal	Tidak ada Nil	Tidak ada No Sanction	Tidak ada None
19	**Kantor Cabang / Branch Office:** Pekanbaru **Jenis / Type:** Gugatan Ingkar Janji (Wanprestasi) **No. Perkara / Case Number:** 597/Pdt.G/2020/PN.Jkt.Tim **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta Timur **Tanggal registrasi / Date of Registration:** 6 September 2022	masih dalam proses banding still in the process of appeal	Tidak ada Nil	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
20	**Unit:** Divisi Corporate Seccretary - YKP **Jenis / Type:** Gugatan PMH **No. Perkara / Case Number:** 74/PDT.G/2022/PN.BDG **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Bandung **Tanggal registrasi / Date of Registration:** 14 Februari 2022	Kasasi Appeal	Kerugian materiil Rp 42,595,500,- pertanggal 31 Januari 2022 sampai dengan habis masa perjanjian kerja tgl 1 April 2023 dikali Rp 2,839,700 Kerugian imateriil Rp 50.000.000.000 Material loss Rp 42,595,500, - as of January 31, 2022 until the end of the work agreement on April 1, 2023 multiplied by Rp 2,839,700 Immaterial losses of Rp50,000,000,000	Tidak ada No Sanction	Tidak ada None
21	**Kantor Cabang / Branch Office:** Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis / Type:** Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara / Case Number:** 796/Pdt.G/2021/PN.Jkt.Pst **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta Pusat	Pemeriksaan Tingkat Banding Examination Level of Appeal	1.Menghukum Tergugat II (bank **bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2.Menghukum Tergugat II (bank **bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-. Punish the Co-defendant (bank **bjb**) to return the money remaining for the execution of the disbursement of Rp. 126,494,237,582,-. 2. Punish the Co-defendant (bank **bjb**) to pay compensation of Rp. 597,326,832,325,-	Tidak ada No Sanction	Tidak ada None
22	**Kantor Cabang / Branch Office:** Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis / Type:** Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara / Case Number:** 767/Pdt.G/2021/ PN.Jkt. Utr **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta Utara **Tingkat:** Banding	Pemeriksaan Tingkat Banding Examination Level of Appeal	1.Menghukum Tergugat II (bank **bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2.Menghukum Tergugat II (bank **bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-. Punish the Co-defendant (**bjb**) to return the money remaining for the execution of the disbursement of Rp. 126,494,237,582,-. 2. Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597,326,832,325,-	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
23	**Kantor Cabang / Branch Office:** Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis / Type:** Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara / Case Number:** 768/Pdt.G/2021/ PN.Jkt. Utr **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Jakarta utara	Pemeriksaan Tingkat Banding Examination Level of Appeal	1.Menghukum Tergugat II (bank **bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2.Menghukum Tergugat II (bank **bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-. 1. Punish the Co-defendant (**bjb**) to return the money remaining for the execution of the disbursement of Rp. 126,494,237,582,-. 2. Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597,326,832,325,-	Tidak ada No Sanction	Tidak ada None
24	**Kantor Cabang / Branch Office:** Pandeglang **Jenis / Type:** Gugatan Perbuatan Melawan Hukum **No. Perkara / Case Number:** No. 21/Pdt.G/2022/PN.Pd I **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Pandeglang **Tanggal registrasi / Date of Registration:** 18 Oktober 2022	Mediasi Mediation	Tidak ada Nil	Tidak ada No Sanction	Tidak ada None
25	**Kantor Cabang / Branch Office:** Cabang Utama bandung **Jenis / Type:** Gugatan Perbuatan Melawan Hukum **No. Perkara / Case Number:** 171/Pdt.G/2022/PN Bdg **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Bandung **Tanggal registrasi / Date of Registration:** 11 April 2022 (tingkat pertama) 22 November 2022 (tingkat banding)	Pemeriksaan Tingkat Banding Examination Level of Appeal	Membayar kerugian materiil secara sebesar Rp.7.000.000.000,- secara tanggung renteng Paying material losses in the amount of Rp. 7,000,000,000, jointly and severally	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
26	**Kantor Cabang / Branch Office:** Soreang **Jenis / Type:** Gugatan Perlawanan **No. Perkara / Case Number:** 259/Pdt.G/2020/PN Bale Bdg **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Bale Bandung **Tanggal registrasi / Date of Registration:** 29 November 2022	Kasasi Appeal	Tidak ada Nil	Tidak ada No Sanction	Tidak ada None
27	**Kantor Cabang / Branch Office:** Majalaya **Jenis / Type:** Gugatan Perbuatan melawan hukum **No. Perkara / Case Number:** 481/Pdt.G/2022/PN Bdg **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Bandung **Tanggal registrasi / Date of Registration:** 26 Oktober 2022	Pemanggilan para pihak Summons of the parties	5 Miliyar 5 Billions	Tidak ada No Sanction	Tidak ada None
28	**Kantor Cabang / Branch Office:** Semarang **Jenis / Type:** Gugatan lain-lain **No. Perkara / Case Number:** 20/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo. No.29/Pdt.Sus-Pailit/2018/PN. Niaga.Smg **Yurisdiksi / Jurisdiction:** Pengadilan Niaga Semarang **Tanggal registrasi / Date of Registration:** 21 Desembet 2022	Penerimaan Pernyataan Kasasi dan Memori Kasasi Acceptance of Appeal Statements and Memorandum of Appeal	Tidak ada Nil	Tidak ada No Sanction	Tidak ada None
29	**Kantor Cabang / Branch Office:** Khusus Banten **Jenis / Type:** Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni **No. Perkara / Case Number:** 176/Pdt.G/2022/PN.Srg **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Serang	Sidang diaksanakan pada tanggal 12 Desember 2022 dengan Agenda Pemanggilan Para Pihak yang dihadiri oleh: 1. Kuasa Hukum Penggugat 2. Kuasa Hukum bank **bjb** The hearing was held on December 12, 2022 with an agenda to summon the parties which was attended by: 1. Attorney of the plaintiif 2. Attorney of bank **bjb**	**Gugatan Materiil:** 198.200.000, **-Gugatan Immateriil:** Rp. 1.500.000.000,- **Material Claims:** 198,200,000, **-Immaterial Claims:** Rp. 1,500,000,000,-	Tidak ada No Sanction	Tidak ada None

No	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amountn	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perseroan The effect on the condition of the company
30	**Kantor Cabang Khusus:** Semarang **Jenis / Type:** Perdata (PMH) **No. Perkara / Case Number:** 27/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo No. 29/Pdt.Sus-Pailit/2018/PN.Niaga.Smg **Yurisdiksi / Jurisdiction:** Pengadilan Niaga pada Pengadilan Negeri Semarang	Penyerahan kesimpulan dari para pihak dan sidang selanjutnya tanggal 3 Januari 2023 dengan agenda sidang putusan. Submission of conclusions from the parties and the next hearing on January 3, 2023 with an agenda for a decision hearing	Rp. 10.000.000,- (Sepuluh Juta Rupiah) sehari Rp. 10,000,000.- (Ten Million Rupiah) a day	Tidak ada No Sanction	Tidak ada None
31	**Kantor Cabang / Branch Office:** Kuningan **Jenis / Type:** Bantahan Lelang Eksekusi Hak Tanggungan **No. Perkara / Case Number:** No. 81/Pdt.Bth/2022/PN.TSM **Yurisdiksi / Jurisdiction:** Pengadilan Negeri Tasikmalaya **Tanggal registrasi / Date of Registration:** 8 Desember 2022	Sidang terakhir pada tanggal 29 Desember 2022 dengan Agenda Pemanggilan para pihak. Untuk Sidang Selanjutnya pada tanggal 5 Januari 2022 dengan agenda mediasi Para Pihak The last hearing was held on December 29, 2022 with an agenda for summoning the parties. The next session on January 5, 2022 was mediation agenda of the Parties	Pokok Petitum: Menangguhkan dan/ atau menghentikan pelaksanaan eksekusi obyek jaminan Basic Petitum: Suspending and/ or stopping the implementation of the execution of the collateral object	Tidak ada No Sanction	Tidak ada None

Perkara Hukum yang Sedang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama tahun 2022, tidak terdapat perkara hukum yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Legal Cases Faced The Board of Commissioners and Directors In Service

During 2022, there were no legal cases currently being faced by the Board of Commissioners and Board of Directors.

Perkara Hukum yang Sedang Dihadapi Perusahaan Anak

Selama tahun 2022, tidak terdapat perkara hukum yang sedang dihadapi oleh Perusahaan Anak.

Legal Cases are Facing Subsidiary Companies

During 2022, there were no legal cases being faced by the Subsidiary.

Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi Oleh Otoritas Pasar Modal dan Otoritas Lainnya

Selama 2022, tidak terdapat sanksi administratif yang mempengaruhi kelangsungan usaha bank **bjb** dan juga tidak terdapat sanksi administratif yang dikenakan kepada anggota Direksi dan anggota Dewan Komisaris.

Administrative Sanctions Imposed on The Company, Members of The Board of Commissioners and Directors By The Capital Market Authority and Other Authorities

During 2022, there are no administrative sanctions that affect the continuity of bank **bjb**'s business and there are also no administrative sanctions imposed on members of the Board of Directors and members of the Board of Commissioners.

Akses Informasi dan Data Perusahaan

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Bank serta demi menjalankan program komunikasi pemasaran, sejak tahun 2013 bank **bjb** telah menggunakan beragam perangkat untuk menyampaikan informasi penting yang perlu diketahui para pemangku kepentingan. bank **bjb** telah menyediakan akses informasi bagi Pemegang Saham dan pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

Access To Company Information and Data

In an effort to provide transparent information to the public relating to the development and implementation of the Bank's business management and for the sake of carrying out a marketing communication program, since 2013 bank **bjb** has used various tools to convey important information that stakeholders need to know. bank **bjb** has provided information access for Shareholders and stakeholders to obtain further information through:

Divisi Corporate Secretary Menara bank **bjb** Jl. Naripan No. 12-14, Bandung **Telp**: 022-4234868 (hunting) **Fax**: 022-4206099 **Website** www.bank**bjb**.co.id **Call Center**: **bjb** call 14049 **Twitter**:@infobank**bjb** **Facebook**: bank**bjb** **Instagram**: bank**bjb** **Youtube**: bank**bjb**	**Investor Relation Group** Menara bank **bjb** Jl. Naripan No. 12-14, Bandung **Telp**: 022-4234868 ext 7140/7141 **email** ir@bank**bjb**.co.id

Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id).

In addition, information regarding the development of bank **bjb** shares and capital can also be accessed through the Indonesian Stock Exchange website (www.idx.co.id).

Investor Relation

Kegiatan *investor relation* yang telah dilaksanakan selama tahun 2022 antara lain:

Investor Relation

Investor relations activities that have been carried out during 2022 include:

No	Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
1	*Analyst Meeting* Q4-2021 Analyst Meeting Q4-2021	8 Maret 2022 March 8, 2022
2	*Analyst Meeting* Q1-2022 Analyst Meeting Q1-2022	26 April 2022 April 26, 2022
3	*Analyst Meeting* Q2-2022 Analyst Meeting Q2-2022	27 Juli 2022 July 27, 2022
4	*Analyst Meeting* Q3-2022 Analyst Meeting Q3-2022	31 Oktober 2022 October 31, 2022
5	*Public Expose* 2022 Public Expose 2022	22 Maret 2022 March 22, 2022

Siaran Pers

Salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Siaran pers yang telah dilakukan bertujuan untuk menggambarkan kegiatan atau peristiwa yang terjadi. Selama tahun 2022, siaran pers yang telah dilakukan bank **bjb** antara lain:

Press Conference

One form of disseminating bank **bjb** information to the public is by conducting a press release. The press release that has been made aims to describe the activities or events that occurred. During 2022, bank **bjb** has made press releases, among others:

No	Judul Berita News Title
1	Dukung Kementan Program Gerakan Tanam Kopi (Gertak) Supporting Gerakan Tanam Kopi (Gertak), a Program by the Ministry of Agriculture
2	Gelar Akad Kredit Massal **bjb** KPR Sejahtera FLPP dengan Pengembang Perumahan di Maka:\ Mass Credit Agreement between **bjb** KPR Sejahtera FLPP and Real Estate Developers in Makasar
3	Gelar DigiCash VRace - Virtual Bike & Walk DigiCash VRace - Virtual Bike & Walk Events
4	Kerja Sama dengan Bapenda Jabar, Polda Metro Jaya, Jasa Raharja Dorong Pendapatan Daeri Cooperating with Bapenda Jabar, Polda Metro Jaya, Jasa Raharja, **bjb** Raises Regional Income
5	Kolaborasi dengan Investree Salurkan Kredit UMKM Channeling Cooperation with Investors Provides Linkage Credits for UMKM
6	Optimis Tatap Tahun 2022 Lebih Cerah Being Optimistic, 2022 will be a Brighter Year
7	Path dan Menghargai Proses Hukum yang Menjerat Oknum Pegawai **bjb** Respects Legal Process Involving Its Employees
8	Perkenalkan Susunan Pemain Tim Voli Putri Bandung **bjb** Tandamata Proliga 2022 Bandung **bjb** Tandamata Women's Volleyball Team Proliga 2022, Players and Positions Introduced
9	Sip Tingkatkan Sinergitas dan Kolaborasi Bersama Pemerintah Daerah Provinsi Banten Ready to Establish Synergy and Collaboration with a Regional Government of Banten Province
10	Sinergitas Kerjasama Bisnis dengan Pertamina Retail, Kembangkan Digitalisasi Payment Corporate Synergy with Pertamina Retail, Developing DigitalPayment
11	**bjb** Jalin Kerjasama dengan Kementerian Koperasi dan UKM dalam Penyaluran Kredit Ritel **bjb** Cooperates with Ministry of Cooperatives and SMEs in Retail Credit Channel
12	**bjb** Mesrakan Bali, Dukung Pengembangan UMKM di Pulau Dewata **bjb** MESRA Supports the Development of SMEs in the Island of Gods
13	Dukung *Cup of Excellence* (COE) Indonesia, Berkomitmen Dorong Kopi Jawa Barat Mendunia Getting Support from Cup of Excellence (COE) Indonesia, **bjb** is Committed to Bring West Java Coffee to the World Level
14	Ekspansi Kredit, Siap *Rights Issue* di 1Q 2022 Credit Expansion, Ready for Rights Issue in the Q1 2022
15	Kolaborasi dengan Pemprov Jabar, Resmikan Kampung Peternak Kelinci Milenial Collaborating with Regional Government of West Java Province, **bjb** Inaugurates Kampung Peternak Kelinci Milenial
16	Penandatangan MoU Antara bank **bjb** dengan Kodam III Siliwangi The Signing of MoU between bank **bjb** and Kodam III Siliwangi
17	Perkuat Bisnis dan Ekosistem, bank **bjb** Lakukan Sinergi Dengan Bank Bengkulu Strengthening its Business and Ecosystem, bank **bjb** Cooperates with Bank Bengkulu
18	Voli Putri Bandung **bjb** Tandamata Taklukan Jakarta Popsivo Polwan di Proliga 2022 Bandung **bjb** Tandamata Women's Volleyball Team Beats Jakarta Popsivo in Proliga 2022
19	Bangun Ekosistem Digital Masif, Bersama Amazon Web Service (AWS) & DCI Ciptakan IT Digital Enablement Establishing Massive Digital Ecosystem with Amazon Web Service (AWS) & DCI, Creating an IT Digital Enablement
20	Bangun Ekosistem Digital Lebih Masif, Untuk Lebih Memudahkan Nasabah Establishing a More Massive Digital Ecosystem to Ease Customers
21	bank **bjb** Berdayakan BUMDes Demi Pengembangan Perekonomian Masyarakat Desa bank **bjb** Makes Uses of BUMDes for the Sake of the Economic Development of Village Communities
22	Gelar DigiCash VRace - Virtual Bike & Walk Series 2 di Surabaya DigiCash VRace - Virtual Bike & Walk Series 2 Events in Surabaya
23	Genjot Beragam Inovasi Digital Jelang *Right Issue* Perform Various Digital Innovation before the Right Issue
24	Kolaborasi dengan DJP Dukung Program Pengungkapan Sukarela A Collaboration with DJP to Support the Voluntary Disclosure Program
25	Kolaborasi dengan Pemerintah Kabupaten Pesawaran Tingkatkan Pendapatan Daerah A Collaboration with the Government of Pesawaran Regency to Raise Regional Income
26	Perpanjang Kerja Sama dengan Bank Mandiri Taspen Extension of the Cooperation with Bank Mandiri Taspen
27	Raih Indonesia *Best* BUMD Awards 2022 Won the Indonesia Best BUMD Awards 2022
28	Raih Indonesia's *Most Popular Digital Financial Brands Award* 2022 Won Indonesia's Most Popular Digital Financial Brands Award 2022

No	Judul Berita News Title
29	Rah Penghargaan *Contact Center Sevice Excellence Award* (CCSEA) 2022 Won Contact Center Service Excellence Award (CCSEA) 2022
30	Raih Penghargaan Indonesia Property & Bank, Terbaik Salurkan Kredit Perumahan Won Indonesia Property & Bank Award, The Best in Channeling Property Credits
31	Raih Penghargaan Raih Top 100 Most *Valuable Brands* Won 100 Most Valuable Brands Award
32	Segera Kolaborasi Dengan Perusahaan IT Berskala Internasional Soon Collaborating with a Global IT Company
33	Teken PKS Penyaluran Kredit MLT bagi Peserta BPJS Ketenagakerjaan The Signing of PKS of MLT Credit Channeling for BPJS Employment Participants
34	Terima Kunjungan Studi Banding BPD Kalteng dan BPD Sumut Welcoming Comparative Study Visits from BPD Kalteng and BPD North Sumatra
35	Bank Ramai-ramai Datangi, Wacanakan Sinergi BPD se-Indonesia Banks Come in Droves, Discussing the Idea of the Synergy of all BPDs in Indonesia
36	BJBR Gandeng DCI, Raksasa Data Center Terbesar di Asia Tenggara BJBR Works with DCI, the Biggest Data Center in South East Asia
37	Dukung Pelaku UMKM Super Mikro, Kolaborasi dengan Gayatri Microfinance Supporting SMEs, **bjb** collaborates with Gayatri Microfinance
38	Perkuat SDM Menuju Bank Hybrid, Gandeng Dua Perusahaan IT Dunia Strengthening Human Resources to Become a Hybrid Bank, Working with Two Global IT Companies.
39	Teknologi digital Makin Cihuy, Ajukan kredit Cukup dari Ponsel Digital Technologies are Getting more Advanced, Apply for a Loan Simply Via Cellphone
40	Bersinergi dengan Kemendagri Kuatkan Penyelenggaraan Pemerintah di Desa A Synergy with The Ministry of Home Affairs to Support the Governance Implementation in Villages
41	Catatkan Laba Rp2,6 Triliun, Siap Hadapi Tahun 2022 Dengan Optimisme Making Rp2,6 trillion in Profit, Ready for 2022 with Optimism
42	Dukung Festival Kuliner Minangkabau Melalui DigiCash Sebagai Alat Pembayaran Digital Supporting Minangkabau Culinary Festival with DigiCash as a Digital Payment Tool
43	Dukung Pemda Provinsi Jawa Barat Cerak Wirausaha Guru dan Siswa SMK Supporting the Regional Government of West Java Province, Cetak entrepreneurship for Teacher and Students of Vocational Schools
44	Dukung Program Pengungkapan Sukarela dari DIP Supporting the Voluntary Disclosure Program from DIP
45	Kolaborasi dengan LEI Dorong Ekspor Indonesia _revisi LPEI A Collaboration with LEI to Boost National Export Performance _ LPEI Revision
46	Kolaborasi dengan PAPMISO Indonesia Dorong Kesejahteraan Pedagang Mie Ayam & Bakso A Collaboration with PAPMISO Indonesia to Improve the Wealth of Mie Ayam & Bakso Sellers
47	Kolaborasi dengan Penambak Udang di Pangandaran, Dorong KUR Klaster Komoditas Unggulan A Collaboration Shrimp Farmers in Pangandaran to Support KUR Cluster Superior Commodity
48	Kolaborasi dengan PT Kebun Bumi Lestari Dukung Ketahanan Pangan A Collaboration with PT Kebun Bumi Lestari to Support Food Security
49	Rah Penghargaan Mitra Bayar Terbaik dari Asabri Becoming an Award Winner as the Best Payment Partner from Asabri
50	Sahabat UMKM Ciayumajakuning SMEs Partner Ciayumajakuning
51	Selenggarakan RUPST Tahun Buku 2021, BJBR Tebar Dividen Rp1,042 Triliun Holding AGMS The Fiscal Year of 2021, BJBR Distributes Rp1,042 trillions of Divident
52	Serahkan CSR Alat Kesehatan Tensi Darah & Thermogun Anak Kepada Pemkot Tangerang Give Blood Pressure Monitor & Child Thermogun to Tangerang Municipal Government as CSR in Health
53	Menjadi BPD Terbesar, ini Langkah Bank BJB Being the Most Growing BPD, These are Steps Taken by bank **bjb**
54	Kinerja Kinclong, Yuddy Ajak Investor Tak Sia-siakan *Right Issue* Showing Exceptional Performance, Yuddy Reminds Investors Not to Miss Right Issue
55	Konsisten Tingkatkan Kapasitas HC, Raih Penghargaan Indonesia Human Resources Award 2022 Consistence in Improving HC Capacities Leads to Achieving Indonesia Human Resources Award 2022
56	Melalui Petani Milenial, Dorong Anak Muda Punya Bisnis dengan Tinggal di Desa, Rezekinya Kota dan Mendunia Through Petani Milenial, **bjb** Supports Young Generation to Run a Business and Live in Village yet Earn Global-Scale Profits

No	Judul Berita News Title
57	Percepat Akselerasi Kredit KPR, Sinergi dengan Puluhan Developer Mortgage Credit Acceleration, A Synergy with Dozens of Developer
58	*Public Expose Right Issue* Sukses, Optimistis Jadi Tandamata untuk Negeri The Success of Public Expose Right Issue, Optimistic Becoming a Gift to the Country
59	*Rights Issue* Sukses Besar, Hari Pertama Lebih dari 75% Diserap Investor A Big Success of the Rights Issue, More than 75% is Purchased by Investors on the First Day Hari
60	Sukses Transformasi Digital, Raih *Digitech Award* 2022 A Success of Digital Transformation, Winning the Digitech Award 2022
61	Terus Tingkatkan Kepuasan Nasabah, Raih Penghargaan Indonesia *Costumer Service Awards* 2022 Keep Increasing Customers' Satisfaction, Winning the Indonesia Costumer Service Awards 2022
62	*Analysts Meeting* 1stQ 2022 - Triwulan I 2022, Catatkan Pertumbuhan Laba 28,6% Year on Year Based on the Analysts Meeting Q1 2022 Net Profit has Continued to Outperform with a 28% year-on-year Increase in Revenue
63	Dukung BI Sediakan Uang Rupiah Baru saat Ramadhan dan Idul Fitri Supporting BI to provide new money during Ramadhan and Idul Fitri
64	Gelar Digi Ramadhan Bisa Jadi Berkah Digi Ramadhan Event Leads to Blessings
65	Gelar Safari Ramadhan **bjb** Berbagi, Ramadan Member Perdana di Rawamangun Hold the First "Safari Ramadhan **bjb** Berbagi, Ramadan Memberi" di Rawamangun
66	Gelar Safari Ramadhan **bjb** Berbagi, Ramadan Memberi Serentak di 7 Kota Hold Safari "Safari Ramadhan **bjb** Berbagi, Ramadan Memberi"in 7 Cities
67	Kolaborasi dengan Dishub Bandung Barat A Collaboration with Bandung Barat Transportation Office
68	Kolaborasi dengan IDI Jawa Barat, Permudah Layanan Transaksi Perbankan A Collaboration with IDI Central Java, Facilitation Banking Transaction Services
69	Kolaborasi dengan Taspen Kelola JHT, Jaminan Kecelakaan Kerja dan Jaminan Kematian Collaborating with Taspen to Manage JHT, Accident Insurance and Life Insurance
70	Kunjungi 7 Kota Gelar Safari Ramadhan **bjb** Berbagi, Ramadan Memberi Visiting 7 Cities to Hold "Safari Ramadhan **bjb** Berbagi, Ramadan Memberi"
71	Raih 7 Penghargaan di Infobank Digital Brand Awards 2022 Get 7 Awards from Infobank Digital Brand Awards 2022
72	Raih Penghargaan BPD Terbaik Indonesia FX Trading Awards 2022 Winning the Best BPD Indonesia FX Trading Awards 2022
73	Sinergi dengan PWN Jabar Tingkatkan Ekonomi Umat A Synergy PWN West Java to Improve the Community's Economy
74	Sinergi dengan SMF Dorong Penyaluran KPR Subsidi A Synergy with SMF to Foster Subsidized Mortgage Credit
75	Haji Geyot Siap Meriahkan Ramadan dan Hidupkan Kembali Tradisi Ngabuburit Haji Geyot is Ready to Celebrate Ramadhan and Bring Ngabuburit Tradition Back
76	Cegah Perubahan Iklim, Raih Dua Penghargaan Emisi Korporasi 2022 Preventing a Climate Change, Achieve Two Awards of Corporate Emission 2022
77	Dipercaya Kemendagri, Baka Jalankan Program Digitalisasi Nusantara Trusted by The Ministry of Home Affairs, bank bjp is Planning to Run a Program of Digitalized Nation
78	Dirut Yuddy Renaldi Raih Indonesia Best CEO Awards 2022 Dirut Yuddy Renaldi Wins Indonesia Best CEO Awards 2022
79	Kembalikan Tradisi dan Meriahkan Ramadan, **bjb** Ngabuburit Hadirkan Haji Geyot dan Sembako Murah Restoring Tradition and Celebrating Ramadan, **bjb** Ngabuburit Presents Haji Geyot dand Cheap Nine Essentials
80	Kerja Sama dengan BAZNAS, Mudahkan Masyarakat Tunaikan ZIS A Collaboration with BAZNAS, Facilitating the Communities to Distribute
81	Pakai DIGI dan DigiCash , Pengunjung dan Merchant Pasti Untung di Bandung Sneaker Season 3.0 Using DIGI dan DigiCash Benefits both Merchants and Visitors of Bandung Sneaker Season 3.0
82	Pefindo Meningkatkan Peringkat idAA dengan Outlook Stabil untuk Pefindo Increases the idAA Rating with a Stable Outlook
83	Sinergi Dengan Baznas Jabar, Mudahkan Masyarakat Bayar Zakat, Infaq & Shadaqah A Synergy with Baznas Jabar to Faciliate the Communities in Paying for Zakat, Infaq & Shadaqah
84	Sokong Industri Fashion, Hadir di Ajang JakCloth 2022 Supporting Fashion Industry, bank **bjb** Takes Part in JakCloth 2022

No	Judul Berita News Title
85	Tingkatkan Penyaluran KPR, Kolaborasi dengan Pengembang di Batam Improving KPR Channeling by Collaborating with Developers in Batam
86	2 Direksi Wanita Masuk TOP 100 Most Oustanding Women 2022 2 Female Directors Become the TOP 100 Most Outstanding Women 2022
87	Ayo Ikutan DigiCash VRace Bike & Walk Series 3, Olahraga Sekaligus Donasi LJoin DigiCash VRace Bike & Walk Series 3, Exercise and Donate at the Same Time
88	bank bib Ajak Masyarakat Menerapkan Pol Hidup Sehat dan Aktif Dengan Acara **bjb** KolaboRun bank **bjb** Encourages the Societies to Live an Active and Healthy Lifestyle through **bjb** KolaboRun Event
89	Gelar **bjb** Expo & Festival Budaya Kola6orAksl **bjb** Expo & Kola6orAksl Cultural Festival
90	bank **bjb** Kolaborasi dengan Digidata Mudahkan Layanan Onboarding bank **bjb** Collaborates with Digidata to Facilitate Onboarding Services
91	bank **bib** Ultah ke-61, Banjir Promo Produk dan Merchant FINAL bank **bjb** 61st Birthday, Full of Product Promotion and Merchant FINAL
92	Bentuk Rasa Syukur, HUT ke-61 Gelar Acara Sosial KolaborAksi As a Form of Gratitude, bank **bjb** Holds a Social Event, KolaborAksi
93	Beri Kepuasan Terbaik, bank **bjb** Raih Indonesia Consumer Financial Service Award 2022 Focusing on Customers' Satisfaction, bank **bjb** Gets Indonesia Consumer Financial Service Award 2022
94	**bjb** Expo 2022 Siap Manjakan Pengunjung dengan Program Menarik dan Terbaik FINAL **bjb** Expo 2022 is Ready to Offer Visitors with the Best and Most Appealing Programs
95	Direktur Utama Yuddy Renaldi Raih Indonesia *Financial Top Leader Awards* 2022 President Director Yuddy Renaldi Becomes Indonesia Financial Top Leader Awards 2022
96	Dorong Pertumbuhan Bisnis, Agen **bjb** BiSA! Kini Berkolaborasi dengan Sahabat RPK PERUM BULOG Fostering Business Growth, Agent **bjb** BiSA! Now Collaborates with dengan Sahabat RPK PERUM BULOG
97	Dukung Pembangunan Perekonomian Jawa Barat, Raih Apresiasi Editor Choice 2.0 Supporting the Economic Growth of West Java, bank **bjb** Becomes the Editor Choice 2.0
98	Gelar KolaboRide dan Bike Expo, Dukung Komunitas dan Pehobi Gowes Hold a KolaboRide and Bike Expo, Supporting the Community of Bike Lovers
99	HUT ke-61, Hadirkan Pagelaran Wayang Golek Semalam Suntuk On the 61st Birthday, **bjb** Presets Wayang Golek Performance the Whole
100	Kinerja Bisnis Gemilang, Raih Penghargaan Bank Terbaik 2022 Showing Exception Business Performance, bank **bjb** Becomes the Best Bank 2022
101	Launching New Experience DIGI by bank **bib** Menuju Superapps Dengan Fitur Baru dan DIGI Loan Launching New Experience DIGI by bank **bjb** to Become Superapps with New Features and DIGI Loan
102	Live Streaming 61 Jam Non Stop Siap Pecahkan Rekor MURI 61 Hours Non Stop Live Streaming, Ready to Break MURI Record
103	Pameran *On Their Deal* Meriahkan Gelaran HUT ke-61 Tahun Bagi Pecinta Otomotif The Exhibition "On Their Deal", a Part of the 61st Birthday Celebration of bank **bjb** for Automotive Enthusiasts
104	Perkuat Tata Kelola Perusahaan, Kolaborasi dengan Jamdatun Strengthening the Company's Management, bank **bjb** Cooperates with Jamdatun
105	Puncak HUT ke-61 *Launching New Experience* DIGI by Menuju Superapps, Hingga Berbagai Hiburan The main event of the 61st Birthday Celebration, the Launch New Experience DIGI by bank **bjb** to Become Superapps, and other Entertaining Events
106	Raih Penghargaan Top BUMD 2022, Ajak Kolaborasi BPD Lainnya Become the Top BUMD 2022, Expanding Partnership with other BPDs
107	Selebrasi HUT ke-61 Tahun, **bjb** KolaboRun Ajak Masyarakat Hidup Sehat dan Aktif Celebrating 61st Birthday, **bjb** KolaboRun Motivates the Society to Live Healthily and Actively
108	Selebrasi HUT ke-61 Tahun, Gelar Rangkaian Kegiatan Kola6orAks1 FINAL A Celebration of 61st Birthday: Holding Kola6orAks1 FINAL Events
109	Tanam 2061 Pohon Mangrove, Dukung Indonesia Tanpa Pencucian Uang dan Pendanaan Teroris Plant 2061 Mangrove Tress, Supporting Indonesia With No Money Laundering dan Terrorism Financing
110	Ada Produk Deposito Berjangka dan Suka-suka, Ini Keuntungannya Time Deposit Product, Here Are the Benefits
111	Dukung Pembinaan Bibit Atlet Sepak Bola Melalui **bjb** Soccer Festival Supporting the Training of Prospective Soccer Athletes through **bjb** Soccer Festival
112	Kolaborasi dengan Persatuan Purwawirawan TNI - AD (PPAD), Mudahkan Nasabah Transaksi Perbankan A Collaboration with Aossiaation of Retired TNI - AD (PPAD) to Facilitate Customers in Banking Transaction

No	Judul Berita News Title
113	Raih Penghargaan Internasional Indonesia-Turkiye Global Leaders Business Forum & Award II 2022 Winning an Internasional Indonesia-Turkey Global Leaders Business Forum & Award II 2022
114	Raih Top 50 Emiten di 13th IICD Governance Award Becoming the Top 50 Emiten of the 13th IICD Governance Award
115	Berkurban Mudah Tapa Repot, Beli Hewan Qurban Cukup Daring dan Bayar *Cashless* Doing Qurban with Ease, Buy Sacrificial Animals Online and Cashless
116	**bjb** Soccer Festival Sukses Digelar, Lahirkan Bibit Unggul Atlet Sepak Bola Successfully Held, New Soccer Athletes Were Born from **bjb** Soccer Festival
117	Cerita Mudahnya Nasabah Menikmati *Now Playing* Festival 2022 A Story of How Fun Customers were Enjoying "Now Playing Festival 2022"
118	Dorong Transaksi *Cashless*, Ini Program Menarik Penyedia Aplikasi Keuangan Digital Supporting Cashless Transaction, Here is Interesting Program of Digital Money Application Providers
119	Dukung Pemulihan Ekonomi, bank **bjb** Fasilitasi SBR 011 Supporting National Economy, bank **bjb** Offers SBR 011
120	Engga Perlu Ribet, Ini Enaknya Jadi Nasabah bank **bjb** Nonton Konser Now Playing Festival No Hustle and Bustle, Becoming a Customer of bank **bjb** is So Fun: Watching Concert "Now Playing Festival"
121	Gelar NgeDIGI Mayestik 2022 NgeDIGI Mayestik 2022 Event
122	Ini Rahasia di Balik Kemajuan Industri BPD Tanah Air This is the Secret Beyond the Growth of BPD Industry in Indonesia
123	Kolaborasi dengan BPR Irian Sentosa, Akselerasi Kredit di Wilayah Timur Indonesia A Collaboration with BPR Irian Sentosa, Credit Acceleration in the East Parts of Indonesia
124	Lahirkan Banyak Inovasi, Raih *Innovation Award* 2022 Creating Lots of Innovation, Winning Innovation Award 2022
125	Mau Tiket **bjb** WideScreen Film Thor Love and Thunder Segera Buka Tabungan **bjb** Tandamata Want a **bjb** WideScreen Film Thor Love and Thunder Ticket? Open **bjb** Tandamata Account Right Now
126	Mudahkan Pegawai BUMN, Kolaborasi dengan Len Railway Systems A Collaboration with Len Railway Systems to Facilitate SoE Employees
127	Nonton Konser *Now Playing* Festival 2022, Nasabah bank **bjb** Dimanjakan Banyak Fasilitas Watching Concert "Now Playing Festival 2022", bank **bjb** Customers are indulged in Many Numerous Facilities
128	Optimis Penyaluran KPR Lebih Baik di 2022, Kolaborasi dengan 15 Pengembang Being Optimistic in a Better Mortgage Credit in 2022, **bjb** Cooperates with 15 Developers
129	Rencanakan Keuangan Gunakan Produk Dana Pensiun, Bantu Masa Depan Lebih Baik Planning Finance and Using Pension Products Help Better Future
130	Sahabat UMKM Bogor, bank **bjb** Dukung Surken Fest SMEs Bogor, bank **bjb** Supports Surken Fest
131	Terus Kembangkan DIGI menjadi Super Apps, Raih 2 Penghargaan Keep Developing DIGI to Become Super Apps, Got 2 Awards
132	Akselerasi Ekonomi Nasional, bank **bjb** Dukung Digitalisast UMKM dan Pariwisata Pasca Pandemi Accelerating National Economic , bank **bjb** Supports SMEs and Tourism Digitalization Amid Pandemic
133	bank **bjb** Berdayakan UMKM Kota Banjar Melalui Digitalisasi dan Penyaluran Kredit bank **bjb** Empowers SMEs in Banjar through Digitalization and Credit Channeling
134	bank **bjb** Catatkan Laba Rp1,49 Triliun di Trwulan I 2022 bank **bjb** Posts Profit of Rp1,49 Trillion di Q1 2022
135	bank **bjb** dan Kimia Farma Tandatangani MoU Kerjasara Jasa Layanan Perbankan bank **bjb** and Kimia Farma Signs MoU to Facilitate Cooperation on Banking Services
136	bank **bjb** Dorong Kesejahteraan Nelayan Telor Ikan Terbang di Maluku bank **bjb** Supports the Wealth of Fishermen of Telor Ikan Terbang in Maluku
137	bank **bjb** Dorong UMKM Go Global via Digitalisasi, Perbiayaan dan Perberdayaan bank **bjb** Supports SMEs to Go Global via Digitalization, Financing and Resource Empowerment
138	bank **bjb** Dukung Lampung *Thrifty Market* Vol 7 untuk Digitalkan UMKM bank **bjb** Supports Lampung Thrifty Market Vol 7 to Digitalize SMEs
139	bank **bjb** Dukung Perkot Surakarta Perluas dan Mudahkan Pembayaran PBB bank **bjb** Supports Government of Surakarta to Expand and Ease the Process of Land & building tax (L&B Tax) Payment
140	bank **bjb** Genjot Performa Layanan Digital Melalui Produktivitas dan Efisiensi bank **bjb** Boosts Digital Service Performance Through Productivity and Efficiency

No	Judul Berita News Title
141	bank **bjb** Kolaborasi dengan Jalin Dorong Inklusi Keuangan Nasional Melalui Digitalisasi bank **bjb** Collaborates with Jalin to Support National Inclusive Finance Through Digitalization
142	bank **bib** Mudahkan Nasabah Beli Tiket South Fest 2022 bank **bjb** Facilitates Customers to buy the ticket of South Fest 2022
143	bank **bjb** Ramaikan Angkringan Digital 2022 Dorong Pengguna QRIS di Jawa Tengah bank **bjb** Contributes to Angkringan Digital 2022, Boosting QRIS users in Center Java
144	bank **bib** Salurkan Kredit Modal Kerja Kepada Pabrik Gula Rajawali! bank **bjb** Channels Working Capital Credit to PT Gula Rajawali!
145	Bantu MER Punya Rumnah, bank **bjb** Kolaborasi dengan Pengembang Facilitating MER to Own a Property, bank **bjb** Collaborates with Developers
146	**bjb** WideScreen Lampung Manjakan Nasabah via Nonton Bareng *Film Thor Love and Thunder* **bjb** WideScreen Lampung Holds a "Nobar" Event for the Film Thor Love and Thunder
147	Citra Perusahaan Terus Meningkat, bank **bjb** Raih 2 Penghargaan di *Corporate Reputation Awards* Company Reputation Keeps Improving, bank **bjb** Got 2 Awards in Corporate Reputation Awards
148	Dorong Gaya Hidup Schat, bank **bjb** Dukung Pocari Sweat Run Indonesia 2022 Supporting Healthy Lifestyle, bank **bjb** Takes Part in Pocari Sweat Run Indonesia 2022
149	Dukung BUMN Group, bank **bjb** Suntik Krakatau Global Trading Supporting SoE Group, bank **bjb** Funds Krakatau Global Trading
150	Dukung Medan Automotive Festival 2022, bank **bjb** Tingkatkan *Digital Payment* di Bidang Otomotif Supporting Medan Automotive Festival 2022, bank **bjb** Increases Digital Payment in Automotive Sector
151	Dukung Pemerintah Membangun Ketahanan Pangan, bank **bjb** Bina Petani Melalui Pola Kernitraan Supporting the Government to Establish Food Security, bank **bjb** Bina Petani through Partnership Patterns in Agribusiness.
152	Grand Final **bjb** Soccer Festival Sukses Digelar, Lahirkan Bibit Unagul Atlet Sepak Bola Grand Final **bjb** Soccer Festival was Successfully Held, New Soccer Athletes were born
153	Kembali Promosikan Pariwisata, bank **bjb** Bersama Ride-O Gelar *Fellowship* Bandung-Jogjakarta Promoting Tourism Industry, bank **bjb** and Ride-O Hold Fellowship Bandung-Jogjakarta
154	Keren, Kredit **bjb** Mesa Masuk Nominasi Finalis Top Inovasi Pelayanan Publik 2022 Cool!, **bjb** Mesra Credit Becomes the Nominee of Top Innovation of Public Service 2022
155	Mau Nonton Pensi SMA 20 Bandung bank: bib Mudahkan Dapat Tiketnya Pakai Digi dan Dig Cash Want to Watch Pensi SMA 20 Bandung: bank **bjb** Makes it Easy to Get the Ticket Using Digi and Dig Cash
156	Mudahnya Ikut Programn Pernutihan Pajak Kendaraan, Bayar Cashless Tak Perlu Antre How Easy It is to Join the Program of the Abolition of Motor Vehicle Tax, Cashless Payment, No Need to Queue
157	Sah, bank **bjb** Tandatangani PKS Penyertaan Modal KUB ke Bank Bengkulu Approved! bank **bjb** Signs a Corporate Agreements of Equity Capital KUB with Bank Bengkulu
158	Segera Buka Rekening bank **bjb**, Ada Tiket Gratis Sounds of Downtown 2 dan Diskon Belanja Open a bank **bjb** Account Now! Get a Free Ticket of Sounds of Downtown 2 and Shopping Discounts
159	Setia Dukung Petani Milenial, bank **bjb** dan Perprov Jabar Gelar Forum Offtaker Always Supporting Petani Milenial, bank **bjb** and the Regional Government of West Java Province Held Offtaker Forum
160	Ternyata Bayar PBB Sangat Mudah, Cukup Lewat Handphone dan Tak Perlu Antre Paying for L&B Tax is Very Easy: Get It Done through Smartphone, No Need to Queue
161	Yuk Ikuti Bincang Jurat Bisnis Spesial Episode, bank **bjb** Hadirkan Ahli Bisnis Agar UMKM Go Global Join Bincang Jumat Business Special Episode: bank **bjb** Invites Experts, Talking How SMEs Go Global
162	Ayo Ikutan DigiCash Vrace Bike, Walk 8. Run Final Seres, Rath Gaya Schat dan Hadiahnya Join DigiCash Vrace Bike, Walk 8. Run Final Seres, Rath Gaya Schat and Win the Prizes
163	bank **bjb** Apresiasi Nasabahnya Dengan Menggelar Penghargaan Nasabah Setia 2022 bank **bjb** Appreciates its Customers by Holding Nasabah Setia Award 2022
164	bank **bjb** Dukung Cycling De Jabar, Angkat Potens Jabar Selatan bank **bjb** Supports Cycling De Jabar, Increasing the Potential of the South Part of West Java
165	bank **bjb** Dukung Ekspor Porang ke China, Sejahterakan Petani Melalui Kredit Pola Keritraan bank **bjb** Supports Porang Export to China, Improving the Wealth of Farmers through Partnership Model of Credit
166	bank **bjb** Gelar Akad Massal 5.500 NoA KPR Sejahtera FLPP, Mudahkan Masyarakat Dapatkan Rumah Sederhana bank **bjb** Held Mass Contract Agreement 5.500 NoA KPR Sejahtera FLPP, Facilitating the Society to Own a House
167	bank **bjb** Kolaborasi dengan 7 Pengembang di Sernarang Mudahkan Masyarakat Dapatkan Rumah Idaman bank **bjb** Collaborates with 7 Developers in Semarang, Facilitating the Society to Buy Their Dream House
168	bank **bjb** Kolaborasi dengan Dinas Pendidikan ProvinciJawa Barat, Sejahterakan PPPK. Melalui DPLK bank **bjb** Collaborates with West Java Provincial Education Office, Improving the Wealth of PPPK through DPLK

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169	bank **bjb** Kolaborasi dengan Perda Surnedang Tanamkan Budaya Menabung Sejak Dini bank **bjb** Collaborates with the Regional Government of Sumedang, Introducing Early Savings Culture
170	bank **bjb** Kolaborast dengan PT. Pindad Mudahkan Perbayaran Gaji Karyawan bank **bjb** Collaborates with PT. Pindad, Facilitating Salary Payment
171	bank **bjb** Kolaborast dengan Semen Indonesia, Mudahkan Penerimaan Pembayaran Tagihan bank **bjb** Collaborates with Semen Indonesia, Facilitating Bill Payment
172	bank **bjb** Manjakan Pecinta Kegiatan Outdoor di DigiCash Out Fest 2022 bank **bjb** Holds in DigiCash OutFest 2022 for Outdoor Activities Lover
173	Catatkan Kinerja Cernerlang, bank **bjb** Raih Penghargaan Sahar Terbaik 2022 Achieving Exceptional Performance, bank **bjb** is Awarded as the Best Performing Stock 2022
174	Catatkan Kinerja Gemilang, bank **bjb** Raih Penghargaan 3 Penghargaan Infobank Award 2022 Achieving Exceptional Performance, bank **bjb** Gets 3 Awards in Infobank Award 2022
175	Di Tengah Tekanan Ekonomi, bank **bjb** Optimistis Kinerja Kredit Tetap Tumbuh In the time of Economic Pressure, bank **bjb** is Optimistic about Bank Credit Growth
176	Dirut bank **bjb** Raih Penghargaan Industry Marketing Champion 2022 dari MarkPlus The President Director of bank **bjb** Gets an Awards in Industry Marketing Champion 2022 from MarkPlus
177	Dorong Inovasi Seni dan Budaya, bank **bjb** Dukung Ubud & Beyond Festival 2022 Supporting Innovation in Art and Culture, bank **bjb** Contributes to Ubud & Beyond Festival 2022
178	Dukung Dunia Pendidikan, bank **bjb** Kolaborasi dengan Universitas Indonesia Supporting the World of Education, bank **bjb** Collaborates with Universitas Indonesia
179	Dukung Olahraga Otomotif, bank **bjb** Meriahkan Meikarta Autofest 2022 Supporting Automotive Sports, bank **bjb** Takes Part in Meikarta Autofest 2022
180	Lebih Mudah dan Hemat Nonton Konser Dream Theater Bersama bank bib Easier and Cheaper to Watch Dream Theater Concert with bank **bjb**
181	Manjakan Kornunitas K-Pop, bank **bjb** Gelar DigiCash Fair 20, DigiCash Annyeong K-Fest 2022 Pampering K-Pop Communities, bank **bjb** Holds DigiCash Fair 20, DigiCash Annyeong K-Fest 2022
182	Nasabah bank **bjb** Berhasil Menangkan Undian Nasional Simpeda di Kendari Sulawesi Tenggara A bank **bjb** Customer Won Simpeda National Lottery In Kendari, Sout East Sulawesi
183	Nonton Konser Musik Sounds of Downtown 2 Semakin Mudah dan Seru Pakai DIGI dan DigiCash by bank **bjb** Watching Sounds of Downtown 2 Music Concert is Getting Easier and More Fun with DIGI and DigiCash by bank **bjb**
184	Road To DIGI Arena Championship 2.0, bank **bjb** Gelar Tournament PUBG Mobile Road To DIGI Arena Championship 2.0, bank **bjb** Holds PUBG Mobile Tournament
185	Semangat Kemerdekaan 77 Tahun Indonesia, Ternyata Banyak Promo dari Perbankan Celebrating 77th Indonesia Independence, Discover Lots of Banking Promotions
186	Sinergi Dengan TNI, bank **bjb** Beri Kernudahan Layanan Perbankan Untuk Tentara Indonesia A Synergy with TNI, bank **bjb** Facilitate Banking Services for Indonesian Military Officers
187	Sinergi KUB Untuk Pengembangan Bisnis BPD dan Mengakselerasi Pertumbuhan Ekonomi A KUB Synergy for Developing BPD Businesses and Accelerating Economic Growth
188	Sukses Akselerasi Bisnis, bank **bjb** Raih Penghargaan Innovative Bank *in Digital Acceleration* Succeeded in Business Acceleration, bank **bjb** is Awarded as an Innovative Bank in Digital Acceleration
189	Terus Dorong UMKM, bank **bjb** Kolaborasi dengan Kemenkop UKM Kembangkan SKOPI Always Supporting SMEs, bank **bjb** Collaborates with The Ministry of Cooperatives and SMEs to Develop SKOPI
190	Terus Kembangkan Layanan Digital, bank **bjb** Raih Penghargaan Indonesia Best Bank Awards 2022 Always Improving Digital Services, bank **bjb** Received Indonesia Best Bank Awards 2022
191	Tingkatkan Kesejahteraan Pelaku Sektor Pertanian, bank **bjb** Raih Penghargaan Kementan RI Improving the Wealth of Farmers, bank **bjb** Gets an Award from The Ministry of Agriculture Republic Indonesia.
192	Ayo Ikutan YE/2.0 by bank **bjb**, Dapatkan Modal Usaha Untuk Tingkatkan Bisnis Join YE/2.0 by bank **bjb** and Get the Capital to Expand Your Business
193	Bangun Sinergitas, bank **bjb** Dukung Ketahanan Pangan Nastonal. Build a Synergy, bank **bjb** Supports National Food Security
194	bank **bjb** Dukung Bandung **bjb** Tandamata di ASEAN Grand Prot bank **bjb** Supports Bandung **bjb** Tandamata in ASEAN Grand Sport
195	bank **bjb** Kolaborasi dengan BPDP Kelapa Sawit terkait Pernanfaatan Produk dan Jasa Layanan Perbankan bank **bjb** Collaborates with BPDP Palm Pol Regarding the Uses of Banking Products and Services
196	bank **bjb** Manjakan Nasabah dengan Konser Westlife The Wild Drearns Tour 2027 bank **bjb** will Indulge its Customers in Westlife Concert The Wild Dreams Tour 2027

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197	bank **bjb** Raih Penghargaan Top 100 Most Valuable Brands 2022 bank **bjb** Gets an Award in the Top 100 Most Valuable Brands 2022
198	bank **bjb** Raih Top Bank in KBM&2 di Ajang Indonesia Barking Summit 2022 bank **bjb** Gets the Top Bank in KBM&2 in Indonesia Barking Summit 2022
199	bank **bib** Raih Top GRC Award 2022 bank **bjb** Gets the Top GRC Award 2022
200	bank **bjb** Tandatangai PKS Pembayaran Manfaat Pensiun dengan Dapen Kimia Farma bank **bjb** Signs Corporate Agreements of Payment of Retirement Benefits with Dapen Kimia Farma
201	Bertambah Satu Lagi, BPD Yang Akan Bergabung Dalam KUB bank **bjb** One More BPD will Join KUB bank **bjb**
202	Bank **bjb** Obligasi Ritel ORI072, Kupon Lebih Menarik dengan Penawaran Mulai Rp1 juta hingga 5 Miliar Bank **bjb** Issues Indonesian Retail Government Bonds Ritel ORI072, Better Deals with an Offer Starting from 1 million to 5 Billion Rupias
203	**bjb** PESATkan UMKM Hadir di Gresik dan Sidoaro "**bjb** PESATkan UMKM" is Available in Gresik dan Sidoarjo
204	Buka Rekening bank **bjb** Bisa Dapat Tiket. Nonton Solo Batik Music Festival Opening a bank **bjb** Account and Get a Free Ticket of Solo Batik Music Festival
205	Calon Pensiunan PNS Wilayah Jakarta Dibekali dengan Ilmu Kewirausahaan Oleh bank **bib** Retiring Government Employees PNS in Jakarta is Given Entrepreneurships Skills and Knowledge by bank **bjb**
206	Dorong Inklusi Keuangan, bank **bjb** Dukung Akselerasi dan Implementasi Program KEJAR di Jawa Barat Supporting Inclusive Finance, bank **bjb** Supports the Acceleration and Implementation of KEJAR Program in West Java
207	Dukung Ekosistern E-Sport, bank **bjb** Gelar Grand Final DIG1 Arena 2,0 Supporting E-Sport Ecosystem, bank **bjb** Holds Grand Final DIG1 Arena 2.0
208	Dukung Gerakan Anti Korupsi, bank **bjb** Ikut Tandatangani Pakta Integritas dengan BPDPKS Supporting Anticorruption Movement bank **bjb** Signs Integrity Pact with BPDPKS
209	Dukung Sport. Tourism City, bank **bjb** dan Perkot Solo Hadirkan Liga Solo Bola Basket Supporting Sport Tourism City, bank **bjb** and The Municipal Government of Solo Held Solo Basketball League
210	Hari Pelanggan Nasional 2022, bank **bjb** Terus Hadirkan Pelayanan Terbaik bagi Pelanggan The National Customer Day 2022, bank **bjb** Always Provide the Best Services for Customers Pelayanan
211	Majukan Ekonomi Desa, bank **bjb** Jalin Kerja Sama dengan DPM Desa Jawa Barat Improving Village Economy, bank **bjb** Cooperates with the West Java Village Community Empowerment Office
212	Majukan Perempuan di Komunitas Petani Kopi, bank **bjb** Berkolaborasi Gelar Literasi Keuangan Supporting Women in Coffee-farming Communities, bank **bjb** Holds a Seminar on Financial Literacy
213	Majukan UMKM Nasional, bank **bjb** Dukung Gelaran Indonesia *Digital Meet Up* 2022 Improving Nasional SMEs, bank **bjb** Support Indonesia Digital Meet Up 2022
214	Nonton Konser Musik Digicash PlayList Live Festival 20 Semakin Seru, Banyak Promo Pakal DIGI dan DigiCash Watching Music Concert Digicash PlayList Live Festival 20 is More Fun, Enjoy the Promo with DIGI dan DigiCash
215	Pulihkan Ekonomi Nasional, bank **bjb** bersama PemprovJabar Tebar Benih Udang Vaname di Kabupaten Pangandaran Restoring National Economy, bank **bjb** and the Government of West Java Province Spread Vaname Shrimp Seeds in Pangandaran
216	Resmikan Gedung Baru, bank **bjb** Cabang Tegal Sepakati Kerja Sama dan Salurkan Bantuan Inaugurating New Building, bank **bjb** Cabang Tegal Signs Corporate Agreement dan Donates to Charities
217	Serunya DigiCash Pensi Fest 2.0 X SEVONE 14 TH, Kolaborasi SMAN 71 Jakarta dengan bank **bjb** Fun DigiCash Pensi Fest 2.0 X SEVONE 14 TH, a Collaboration of SMAN 71 Jakarta with bank **bjb**
218	Tingkatkan Sinergitas BUMN, bank **bjb** Teken MOU Layanan Perbankan dengan Wijaya Karya Strengthening a Synergy within SoE, bank **bjb** Signs an MOU of Banking Services with Wijaya Karya
219	UMKM Binaan bank **bjb** Sukses Ekspor Produk ke Luar Negeri SMEs Trained by bank **bjb** Successfully Exports Products
220	bank **bjb** dan Perpamsi Jawa Barat Teken Mol dan PKS, Hadirkan Berbagai Layanan Perbankan bank **bjb** and Perpamsi of West Java Signs MoU and Corporate Agreements, Making Various Banking Services Available
221	bank **bjb** Gandeng PT. Fidac Inovasi Teknologi, Salurkan Kredit dengan Skema Channeling bank **bjb** is Working with PT. Fidac Inovasi Teknologi, Giving a Loan with Credit Channel Mechanism
222	bank **bjb** Gelar Grand Final Young Entrepreneur Success Zone 2022 bank **bjb** Holds Grand Final Young Entrepreneur Success Zone 2022
223	bank **bjb** Kantongi Penghargaan pada ESG Disclosure Awards 2022 bank **bjb** Receives an Award in ESG Disclosure Awards 2022
224	bank **bjb** Raih Paritrana Award dari BPJS Ketenagakerjaan bank **bjb** Raih Penghargaan Best BPD 2022 bank **bjb** Gets an Award from Social Security Administrator and Gets an Award as the Best BPD 2022

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225	bank **bjb** Raih Penghargaan Gubernur Jabar, Sejahterakan Petani Melalui Pembiayaan Sistem Resi Gudang bank **bjb** Gets an Award from the Governor of West Java due to the Warehouse Receipt System Intended to Improve the Wealth of Farmers
226	bank **bjb** Serahkan Bantuan untuk Korban Banjir Banten bank **bjb** Donates for the Flood-affected Communities in Banten
227	bank **bjb** Tandatangani PKS dengan TNI AD, Hadirkan Layanan Perbankan Bagi Personel bank **bjb** Signs Corporate Agreements with TNI AD in Making Banking Services Available for the Personnel
228	Bantu Penanganan Bencana Alam Kota Bogor Supplies Donation to Help Natural Disaster Recovery in Bogor
229	bank **bjb** Salurkan CSR bib PESATkan UMKM, Edukasi Pengembangan Bisnis Hadir di Makassar dan Cilegon bank **bjb** Enacts Positive Change from CSR **bjb** PESATkan UMKM, Business Development Education is available in Hadir in Makasar and Cilegon
230	Buka Tabungan bank **bjb** Bisa Dapat Tiket VIP Meraya Festival di Medan 2022 Open An Account in bank **bjb** and Get a VIP Ticket of Meraya Festival in Medan 2022
231	Buka Tabungan di bank **bjb**, Dapat Tiket Bergembira Bersama Music Festival 2022 Open An Account in bank **bjb** and Get a Ticket of Bergembira Bersama Music Festival 2022
232	Dinilai Berkinerja Baik, Asosiasi Analis Berikan CSA Award ke bank **bjb** Considered as Having an Exceptional Performance, bank **bjb** Gets a Award from Certified Securities Analyst (CSA)
233	Dukung Palawan Devisa, bank **bjb** Tandatangani MOU dengan BP2MI, Beri Pembiayaan untuk Pekerja Migran Indonesia Dukung Pengelolaan Sampah Supporting the Heroes of Foreign-Exchange Reserves, bank **bjb** Signs an MOU with BP2MI, Providing Finance for Indonesian Migrant Workers and Supporting Waste Management
234	bank **bjb** Serahkan CSR untuk Pemda Kabupaten Sumedang Hadir di Acara FinExpo 2022, bank **bjb** Dukung Program Inklusi Keuangan bank **bjb** Gives Back to the Community through CSR to the Regional Government of Sumedang in FinExpo 2022, bank **bjb** Supports Inclusive Finance Program
235	Hadirkan Inovasi Mumpuni bagi Nasabah, bank **bjb** Raih *'Best Digital Leadership in Local Owned Banking* 2022 Providing Advanced Innovation for Customers, bank **bjb** Achieves 'Best Digital Leadership in Local Owned Banking 2022
236	Inovatif, KUB bank **bjb** & Bank Bengkulu Permudah Layanan Pajak dan Siap Perbanyak Agen Laku Pandai Kinerja Ciamik, Obligasi bank **bjb** Sandang Peringkat idAA Innovative in Streamlined Tax Services, KUB bank **bjb** & Bank Bengkulu Get Ready to Run More Agen Laku Pandai Kinerja Ciamik, Bank **bjb** Obligation Earns idAA Predicate
237	Luar Biasa, Laba bank **bjb** Terus Melejit 23,3% Mencapai Rp2,2 Triliun di Triwulan III 2022 Fantastic! bank **bjb** Net Profit Grew 23,3% to reach Rp2,2 trillion in Q3 2022
238	Meriahkan Solo Batik Music Festival, bank **bjb** Hadirkan Promo Menarik dan Apresiasi Pelaku Batik Mudahnya Cari Modal Usaha saat Pensiun lewat **bjb** KPPB DiSayang Celebrating Solo Batik Music Festival, bank **bjb** Offers Appealing Promos and Appreciates the Batik Producers
239	Pererat Kerja Sama Dengan SUD Al-Ihsan Jabar, bank **bjb** Hadirkan Layanan Perbankan hingga Dana Pensiun Praktisnya Transfer Dana Lewat BI Fast, Ada Promo Nol Rupiah dari bank **bjb** Maintaining the Partnership with K SUD Al-Ihsan West Java, bank **bjb** Provides Banking Services and Pension Fund, How Easy It is to Transfer Funds Via BI Fast, Enjoy from 0 Rupiah Promo bank **bjb**
240	Akselerasi Teknologi di bank **bjb**, Rio Lanasier Raih The Next Top Leaders 2022 dari Infobank bank **bjb** Dinobatkan Sebagai Pengelolaan Aset dan Liabilitas Terbaik Handling Technological Acceleration of bank **bjb**, Rio Lanasier Becomes The Next Top Leaders 2022 from Infobank, bank **bjb** is Awarded as the Best Asset Liability Management.
241	bank **bjb** Dirikan 4 Posko Kemanusian dan Salurkan Bantuan Bagi Korban Gempa Cianjur bank **bjb** Builds 4 Control Check Points and Helps Victims of Earthquake in Cianjur
242	bank **bjb** Dukung Penyelenggaraan Jabar International Marathon 2022 bank **bjb** Supports West Java International Marathon Event 2022
243	bank **bjb** Raih Banking Award dari Lembaga Penjamin Simpanan (LPS) 2022 bank **bjb** Gets the Banking Award from Indonesia Deposit Insurance Corporation (IDIC) 2022
244	bank **bjb** Raih Penghargaan Human Capital & Performance Awards 2022 bank **bjb** Gets the Human Capital & Performance Awards 2022
245	bank **bjb** Raih Platinum Rank Asia Sustainability Reporting Rating 2022 bank **bjb** Achieves Platinum Rank Asia Sustainability Reporting Rating 2022
246	bank **bjb** Teken Kerjasama Pemanfaatan Produk Perbankan dengan PT ASDP Indonesia Ferry bank **bjb** Signs Corporate Agreements on the Uses of Banking Products with PT ASDP Indonesia Ferry
247	DigiCash Kickfest XIV Sukses Digelar, Transaksi Capai Ratusan Juta Rupiah DigiCash Kickfest XIV was Successful, Transactions Achieved Reached Millions Rupiahs
248	Direktur Utama bank **bjb** Yuddy Renaldi Raih CEO of The Year dari Infobank Dorong Literasi Keuangan di Karawang The President Director of bank **bjb** Yuddy Renaldi Becomes the CEO of The Year from Infobank, Improving Financial Literacy in Karawang

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249	bank **bjb** Hadirkan Transaksi ORIS hingga Simpanan Pelajar Dorong UMKM Go Global bank **bjb** Offers ORIS Transactions and Students Savings, Supporting SMEs to Go Global
250	bank **bjb** Meriahkan The 11th East Asia Local and Regional Government Congress bank **bjb** Celebrates The 11th East Asia Local and Regional Government Congress
251	Fitch Naikkan Rating Nasional Jangka Panjang bank **bjb** Menjadi AA-(Idn) dengan Outlook Stabil Fitch Increases the Long Term National Rating of bank **bjb** to AA-(Idn) with Stable Outlook
252	Gelar Rapat Kerja Bersama, bank **bjb** dan BPIS Ketenagakerjaan Sinergi Membangun Negeri Conducting an Office Meeting Together, bank **bjb** dan he Social Security Administrator for Employment Cooperates to Build the Nation
253	Implementasikan Media Pemberantasan Korupsi, bank **bjb** Raih Penghargaan Mitra KPK Implementing Corruption Eradication Media, bank **bjb** Gets a Public-Private Partnership Award
254	Kantongi Persetujuan OJK, bank **bjb** Resmi Masuk jadi Pemegang Saham Bank Bengkulu Earning the Approval from OJK, bank **bjb** Officialy Becomes the Shareholder of Bank Bengkulu Stock
255	Kolaborasi Bersama Rumah Yatim, bank **bjb** Peringati Hari Ayah Nasional 2022 Collaborating with Rumah Yatim, bank **bjb** Celebrates Father's Day
256	Majukan Petani Lokal, bank **bjb** Dukung Gelaran Pasar Pasisian Leugeung Supporting Local Farmers, bank **bjb** Supports Pasar Pasisian Leugeung Event
257	Meriahkan EXPO Keuangan & Pasar Rakyat Celebrating EXPO Finance & Market Society
258	bank **bjb** Dukung Bulan/inklusi Keuangan 2022 di Jawa Barat bank **bjb** Supports Financial Inclusion Month 2022 in West Java
259	Pandemi, Momen Kebangkitan Endang Koswara Bangun Bisnis Roti Pandemic, When Endang Koswara Started the Success of her Bakery Business
260	Peforma Bisnis bank **bjb** Semakin Solid, Nancy Adistyasari Raih *The Next Top Leader* 2022 Business Performance of bank **bjb** is Getting More Solid, Nancy Adistyasari Becomes The Next Top Leader 2022
261	Peforma Kinerja Keuangan bank **bjb** Tumbuh Positif, Nia Kania Raih Best of The Best CFO dari The Finance The Finance Performance of bank **bjb** Positively Grows, Nia Kania Becomes The Best CFO from The Finance
262	Perluas Layanan, bank **bjb** Jalin Kolaborasi clengan APDESI Provinsi Banten Perluas Sinergi Extending the Services, bank **bjb** cooperates with APDESI Banten Province
263	bank **bjb** Tandatangani Perjanjian Kerjasama dan Nota Kesepahaman dengan Polri bank **bjb** Signs Corporate Agreements and MoU with he Indonesian National Police
264	Pesan ST009 di bank **bjb**, Dapat Imbal Hasil dan Cashback Menarik Order ST009 in bank **bjb** and Get Attractive Yield and Cashback
265	Resmikan Kantor Layanan Pesawaran, bank **bjb** Mudahkan Masyarakat di Kabupaten Pesawaran Dapatkan Produk dan Jasa Perbankan Innaugurating A Sub-branch Pesawaran, bank **bjb** Facilitates the Community of Pesawaran Agency to Access Banking Products and Services
266	Resmikan KCP Kudus dan KCP Prambanan, bank **bjb** Perluas Layanan di Kudus dan Klaten Inaugurating Sub-branches Kudus and Prambanan, bank **bjb** Expands Services in Kudus and Klaten
267	Saksikan Liga Solo bank **bjb** Divisi 2, Segera Daftarkan Tim Kebanggaanmu Melalui bank **bjb** Don't Miss Solo League bank **bjb** Division 2, Enroll Your Team through bank **bjb** Soon
268	Sukses Kelola SDM bank **bjb**, Tedi Setiawan Raih The Best Human Capital Director Of The Year 2022 Successfully Managed the Human Resources of bank **bjb** Kelola, Tedi Setiawan became The Best Human Capital Director Of The Year 2022
269	Tiket Ludes Terjual, Meraya Festival Medan 2022 Sukses Digelar Tickets Sold Out! The Meraya Festival Medan 2022 was Sucessfull
270	Akhir Tahun Nabung di bank **bjb**, Banyak Pilihan Hadiah Langsung Year-End Promotion, Save Money in bank **bjb**, Full of Prizes!
271	Bangkitkan Ekonomi dan UMKM Bali, bank **bjb** Meriahkan Saharsa Warsa Batuan Batuan Musik Festival Restoring Bali's Economy dan SMEs, bank **bjb** Celebrates Saharsa Warsa Batuan Batuan Music Festival
272	bank **bjb** Beri Apreasiasi kepada BUMdes yang Telah Menggerakkan Ekonomi Masyarakat Desa bank **bjb** Appreciates BUMdes for Recovering the Economic Welfare of the Community
273	bank **bjb** dan TNI AD Resmikan Sarana Prasarana Olahraga di Kabupaten Pangandaran bank **bjb** and TNI AD Inaugurate Sport Facilities in Pangandaran Regency
274	bank **bjb** Jalin Kolaborasi dengan TNI AU terkait Penyediaan Layanan Perbankan bank **bjb** bank **bjb** Collaborates with TNI AU Regarding the Availability of bank **bjb** Banking Services
275	Manjakan Nasabah di Palembang Nonton Film Avatar Melalui **bjb** Widescreen Pampering Customers in Palembang to Watch Avatar through **bjb** Widescreen
276	bank **bjb** Mudahkan Nasabah Dapatkan Tiket Road To Now Playing Festival 2023 bank **bjb** Assists Customers to Get Ticket of Road To Now Playing Festival 2023

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277	bank **bjb** Raih 3 Perhargaan di TEMPO Financial Award 2022 bank **bjb** Earns 3 Awards in TEMPO Financial Award 2022
278	bank **bjb** Raih Penghargaan Human Capital & Performance Awards 2022 bank **bjb** Gets an Award of Human Capital & Performance Awards 2022
279	bank **bjb** Sabet 3 Penghargaan Apresiasi Jawara Ekonomi Digital Jawa Barat bank **bjb** Gets 3 Awards in Jawara Appreciation Digital Economy West Java
280	**bjb** Perjalanan Religi Tahun 2022, bank **bjb** Berangkatkan 115 Nasabah Pemenang Umrah dan Holy Land **bjb** Religious Tour 2022: 115 Customers are Leaving for Umrah and Holy Land
281	Buka KCP Samarinda, bank **bjb** Mudahkan Nasabah dengan Layanan Cepat dan Produk Perbankan Inovatif Opening a Sub-branch Office in Samarinda, bank **bjb** Facilitates Customers with Quick Services and Innovative Banking Products.
282	Buka Tabungan bank **bjb** Bisa Dapat Tiket Kerlap-Kerlip Festival 2022 Open an Account in bank **bjb** and Get a Ticket for Kerlap-Kerlip Festival 2022
283	Dirut bank **bjb** Sabet Penghargaan Top Regional Banker 2022 President Director of bank **bjb** Gets an Award as the Top Regional Banker 2022
284	Dorong Digitalisasi Keuangan, bank **bjb** Tandatangani Kerjasama Pengelolaan Keuangan Daerah dengan Pemkab Bogor erapkan GCG Secara Excellent Supporting Financial Digitalization, bank **bjb** Signs Corporate Agreements on Regional Finance Management with Bogor Regency Government to Implement GCG Excellently
285	bank **bjb** Raih Predikat Indonesia Most Trusted Companies bank **bjb** Earns a Predicate of Indonesia Most Trusted Companies
286	Ini Program Menarik Akhir Tahun Khusus UMKM, Bisa Dapat Pinjaman Bunga Ringan This is an Appealing End-Year Program Special for SMEs: Get a Loan with Low Interest
287	Jaga Reputasi Baik Perusahaan, bank **bjb** Raih *Best Brand Awareness & Best Brand Image dari The Iconomic* Maintaining A Good Company Reputation, bank **bjb** Became Best Brand Awareness & Best Brand Image fromThe Iconomic
288	Jalin Kerja Sama dengan PT KAI, bank **bjb** Hadirkan Berbagai Produk, Jasa dan Layanan Perbankan Cooperated with PT KAI, bank **bjb** Provides Various Products, Services, dan Banking Services
289	Kantongi Persetujuan OJK, bank **bjb** Resmi Masuk jadi Pemegang Saham Bank Bengkulu Earning the Approval from OJK, bank **bjb** Officially Becomes the Shareholder of Bank Bengkulu Stock
290	Khusus Akhir Tahun, Beli Produk Bancassurance dan Reksadana Ada Hadiah Jutaan Rupiah dari bank **bjb** Year-End Special Offer, Buy Bank Assurance Products and Mutual Funds, and Look Forward to Million Rupiahs from bank **bjb** as the Price
291	Mudahkan Masyarakat Punya Rumah, bank **bjb** Dorong KPR Sejahtera FLPP dan Tapera Tahun 2023 Facilitating the Society to Own a House, bank **bjb** Supports KPR Sejahtera FLPP and Tapera in 2023
292	Peduli dan Lindungi Pekerja, bank **bjb** Dukung Program Perlindungan Pekerja Rentan BPJS Ketenagakerjaan 6 Tahun Berturut-turut Caring for Employees, bank **bjb** Supports the Program of Protection of Vulnerable Workers with Social Security BPJS 6 Years in a Row
293	Pengunjung Antusias, Kerlap-Kerlip Festival 2022 Sukes Digelar Perkuat Kerjasama Visitors were Enthusiastic, "Kerlap-Kerlip Festival 2022" was Successfully Held: Strengthening Cooperation
294	bank **bjb** Gelar *Gathering* bersama Debitur BPR bank **bjb** Holds a Gathering Event with BPR Debtors
295	Perkuat Sinergi BUMN, bank **bjb** Teken MoU Layanan Perbankan dengan Waskita Karya Strengthening SoE Synergy, bank **bjb** signs MoU of Banking Service with Waskita Karya
296	Peserta Sangat Antusias, **bjb** PESATkan UMKM di Cilegon Berlangsung Sukses dan Meriah Participants were Highly Enthusiastic, the Event "**bjb** PESATkan UMKM" in Cilegon was Successful and Lively
297	Sukses Kelola SDM bank **bjb**, Tedi Setiawan Raih The Best Human Capital Director of The Year 2022 Successfully Managed the Human Resource of bank **bjb**, Tedi Setiawan Became The Best Human Capital Director of 2022
298	Tingkatkan Ekonomi Desa, bank **bjb** Terus Dorong Desa Digital di Kabupaten Bandung Improving Village Economy, bank **bjb** Keeps Supporting a Digital Village in Bandung Regency
299	Transfer Akhir Tahun Pakai BI Fast di bank **bjb**, Ada Promo Biaya Rp2.023 Year-End Transfer Using BI Fast in bank **bjb**, Enjoy the Promo for Rp2.023
300	Woww, bank **bjb** Manjakan Pengguna DIGI dan DigiCash dengan Diskon Merchant Woww, bank **bjb** Let DIGI and DigiCash Users Indulge in Merchant Discount Rate

Buletin

Perseroan secara rutin menerbitkan buletin yang memuat informasi bagi pegawai yang diterbitkan melalui aplikasi kepegawaian HCS (*Human Capital Solutions*) dan Majalah **bjb** Prioritas. Selama tahun 2022 Perseroan menerbitkan buletin di antaranya sebagai berikut.

Bulletin

The company routinely publishes a bulletin containing information for employees which is published through the HCS (Human Capital Solutions) employment application and **bjb** Prioritas Magazine. During 2022 the Company issued a bulletin including the following.

No.	Judul Title	Tanggal Date
1	Partisipasi bank **bjb** Cabang Banjarmasin Dalam *Last Sunday Ride* (LSR) 2021 Participation of bank **bjb** Banjarmasin Branch in Last Sunday Ride (LSR) 2021	3 Januari 2022 January 3, 2022
2	Pelatihan Kewirausahaan Pra-Pensiun Dinas Pendidikan Provinsi Sumatera Selatan Pre-Retirement Entrepreneurship Training for South Sumatra Provincial Education Office	3 Januari 2022 January 3, 2022
3	Tunjungan Plaza Surabaya Tunjungan Plaza Surabaya	4 Januari 2022 January 4, 2022
4	Pemasaran QRIS di Akhir Tahun 2021 QRIS Marketing at the End of 2021	5 Januari 2022 January 5, 2022
5	Pemindahan Alamat KCP Pekalongan (KC Tegal) KCP Pekalongan Address Transfer (KC Tegal)	5 Januari 2022 January 5, 2022
6	bank **bjb** Realisasikan Bantuan CSR untuk Pemkab Subang bank **bjb** Realizes CSR Assistance for Subang Regency Government	7 Januari 2022 January 7, 2022
7	Kegiatan Senam Bersama dan Hari Jumat Bersih (Hari Krida) di Lingkungan Pengadilan Agama Tigaraksa Joint Gymnastics Activities and Clean Friday (Krida Day) in the Tigaraksa Religious Court Environment	10 Januari 2022 January 10, 2022
8	Siap Gaspol, bank **bjb** Teken PKS FLPP dengan BP Tapera Ready Gaspol, bank **bjb** Signs PKS FLPP with BP Tapera	12 Januari 2022 January 12, 2022
9	Penandatanganan Nota Kesepahaman dan PKS Nasional antara bank **bjb** dengan Kementerian Koperasi dan UKM Republik Indonesia The Signing of a Memorandum of Understanding and National PKS between bank **bjb** and the Ministry of Cooperatives and SMEs of the Republic of Indonesia	18 Januari 2022 January 18, 2022
10	*Launching* Program **bjb** Trust - *Cross Collaboration* Launching of Program **bjb** Trust - Cross Collaboration	20 Januari 2022 January 20, 2022
11	Bankir Pasang Target Tinggi Dalam RBB Tahun Ini Bankers Set High Target In RBB This Year	24 Januari 2022 January 24, 2022
12	Alas Harum, Menikmati Ayunan Ekstrim di Tengah Sawah Alas Harum, Enjoying the Extreme Swing in the Middle of the Rice Fields	24 Januari 2022 January 24, 2022
13	Bebek Bengil "Dirty Duck Diner" Bebek Bengil "Dirty Duck Diner"	25 Januari 2022 January 25, 2022
14	Vaksinasi Covid-19 Booster Bagi Pegawai, Keluarga Pegawai dan TAD di Kantor Cabang Sumber dan Kantor Wilayah 3 Covid-19 Booster Vaccination for Employees, Employees' Families and TAD at Source Branch Offices and Regional Offices 3	25 Januari 2022 January 25, 2022
15	Waspada, Ini Cara Penyebaran Virus Covid-19 Varian Omicron Be safe, This is How the Omicron Variant of the Covid-19 Virus Spreads	25 Januari 2022 January 25, 2022
16	Pesona Pantai Melasti yang Tak Boleh Terlewatkan The Charm of Melasti Beach That Should Not Be Missed	26 Januari 2022 January 26, 2022
17	Ini 7 Manfaat Bersedekah, Memuliakan Hidup These 7 Benefits of Almsgiving, Glorifying Life	26 Januari 2022 January 26, 2022
18	Peningkatan Kewaspadaan dan Pencegahan Penyebaran Covid-19 di Lingkungan Kerja bank **bjb** Increasing Vigilance and Prevention of the Spread of Covid-19 in the Work Environment of bank **bjb**	26 Januari 2022 January 26, 2022
19	AYAM SRI, Ayam Kampung Legendaris di Pandaan Surabaya AYAM SRI, Legendary Free-Range Chicken in Pandaan Surabaya	27 Januari 2022 January 27, 2022
20	Vaksinasi Covid-19 Booster Bagi Pegawai Cabang Balaraja dan Tenaga Alih Daya (TAD) Covid-19 Booster Vaccination for Balaraja Branch Employees and Outsourcing Workers (TAD)	28 Januari 2022 January 28, 2022
21	Pelaksanaan Vaksinasi Booster Covid-19 bagi Pegawai bank **bjb** Kantor Pusat dan jaringan Kantor di Wilayah Bandung Raya Batch 1 Implementation of Covid-19 Booster Vaccination for employees of bank **bjb** Head Office and office network in Bandung Raya Region Batch 1	28 Januari 2022 January 28, 2022
22	Bebek Goreng Harissa Harissa Friend Duck	28 Januari 2022 January 28, 2022
23	Ceremonial Penandatanganan Akad Kredit KUR Kemitraan kepada Nelayan Telur Ikan Terbang Signing Ceremony of KUR Partnership Credit Agreement to Flying Fish Egg Fishermen	31 Januari 2022 January 31, 2022
24	Penting! Ini yang Harus di Lakukan Setelah Vaksin Booster Important! Here's What to Do After a Booster Vaccine	31 Janauri 2022 January 31, 2022
25	Pelaksanaan Vaksinasi Covid-19 Booster bank **bjb** Area DKI Jakarta Implementation of Covid-19 Booster Vaccination at bank **bjb** DKI Jakarta Area	02 Februari 2022 February 02, 2022
26	Keutamaan Bulan Rajab, Bulan yang Istimewa Bagi Umat Muslim The Virtues of the Month of Rajab, a Special Month for Muslims	02 Februari 2022 February 02, 2022

No.	Judul Title	Tanggal Date
27	bank **bjb** Sinergitas Kerjasama Bisnis dengan Pertamina Retail, Kembangkan Digitalisasi Payment dan Pertashop bank **bjb** Synergy of Business Cooperation with Pertamina Retail, Developing Payment Digitalization, and Pertashop	03 Februari 2022 February 03, 2022
28	Bebek Joni *LOCAL Dish Goes Western* LOCAL Dish Joni's Duck Goes Western	03 Februari 2022 February 03, 2022
29	Metaverse Banking, Masa Depan Perbankan Digital Metaverse Banking, the Future of Digital Banking	04 Februari 2022 February 04, 2022
30	Ini Makanan dan Minuman yang Harus Dihindari Setelah Vaksin Booster These Are the Foods and Drinks to Avoid After a Booster Vaccine	04 Februari 2022 February 04, 2022
31	Penandatangan Perjanjian Kerjasama CSR antara bank **bjb** dengan RUTAN Kelas I Cipinang Signing of CSR Cooperation Agreement between bank **bjb** and RUTAN Class I Cipinang	07 Februari 2022 February 07, 2022
32	Pelaksanaan Vaksinasi Program Dosis Lanjutan (Booster) untuk Pegawai bank **bjb** wilayah Serang Implementation of Advanced Dose Program Vaccination (Booster) for employees of bank **bjb** in Serang region	07 Februari 2022 February 07, 2022
33	bank **bjb** Cabang Bandar Lampung Kolaborasi degan Pemerintah Kabupaten Pesawaran Tingkatkan Pendapatan Daerah bank **bjb** Bandar Lampung Branch Collaborates with Pesawaran Regency Government to Increase Regional Revenue	08 Februari 2022 February 08, 2022
34	Iwak Peala Kota Surabaya, seperti apa ya? Iwak Peala Surabaya City, what is it like?	08 Februari 2022 February 08, 2022
35	Panduan Isolasi Pasien Covid - 19 Guidelines for Isolating Covid-19 Patients	09 Februari 2022 February 09, 2022
36	Ice Cream Zangrandi - Surabaya Zangrandi Ice Cream - Surabaya	09 Februari 2022 February 09, 2022
37	Lontong Balap Pak Gendut Surabaya Rice Cake Balap Pak Gendut Surabaya	10 Februari 2022 February 10, 2022
38	Pelaksanaan Vaksinasi Booster untuk Pegawai bank **bjb** Serta Keluarga Pegawai di Kantor Pusat dan Bandung Raya Implementation of Booster Vaccination for **bjb** bank Employees and Employees' Families at the Head Office and Bandung Raya	10 Februari 2022 February 10, 2022
39	Memanjakan Lidah di Warung Bubur Laota Tuban, Bali Spoil The Tongue at Warung Bubur Laota Tuban, Bali	11 Februari 2022 February 11, 2022
40	Menghindari Investasi Ilegal, Binary Option Avoiding Illegal Investments, Binary Options	11 Februari 2022 February 11, 2022
41	Mistery Crypto Currency Bitcoin Mistery Crypto Currency Bitcoin	14 Februari 2022 February 14, 2022
42	Nasi Babat Cak Yasin, Gurih nan Menggoda Nasi Babat Cak Yasin, Savory and Tempting	15 Februari 2022 February 15, 2022
43	Pengenalan Tentang Etherium Introduction to Ethereum	15 Februari 2022 February 15, 2022
44	Spesial Belut Surabaya Surabaya Special Eel	16 Februari 2022 February 16, 2022
45	Kesalahpahaman Umum Tentang Bitcoin Common Misconceptions About Bitcoin	16 Februari 2022 February 16, 2022
46	Kenali Mitos dan Fakta Seputar Varian Omicron Get to Know the Myths and Facts About the Omicron Variant	17 Februari 2022 February 17, 2022
47	Pelihara Ikan mengurangi Stres? Does Raising Fish reduce Stress?	21 Februari 2022 February 21, 2022
48	Divisi Human Capital bank **bjb** dalam Kompetisi Nasional Paritrana Award Tahun 2021 Human Capital Division of bank **bjb** in the 2021 National Paritrana Award Competition	22 Februari 2022 February 22, 2022
49	41 BUMDes di Kabupaten Garut Mengikuti Sosialisasi dan Pelatihan Agen **bjb** BiSA 41 BUMDes in Garut Regency Participated in Socialization and Training of BiSA **bjb** Agents	24 Februari 2022 February 24, 2022
50	Seperti apa kriteria kontak erat orang terkonfirmasi Covid-19? What are the criteria for close contact with people confirmed Covid-19?	24 Februari 2022 February 24, 2022
51	Tips Tetap Produktif Saat *Work From Home* Selama pandemi COVID-19 Tips for Staying Productive While Working From Home During the COVID-19 Pandemic	25 Februari 2022 February 25, 2022
52	Ini 8 Pintu Rezeki yang Dijanjikan Allah Dalam Alquran These are the 8 Doors of Sustenance That Allah Promised In The Quran	25 Februari 2022 February 25, 2022

No.	Judul Title	Tanggal Date
53	Mau Menikah Setelah Lebaran? Ini Yang Perlu Dilakukan Calon Pengantin Want to Get Married After Eid? Here's What a Bride-to-be Needs to Do	01 Maret 2022 March 01, 2022
54	Mengenal Telemedicine Beserta Kelebihan dan Kekurangannya Getting to Know Telemedicine and its Advantages and Disadvantages	01 Maret 2022 March 01, 2022
55	WHO Sebut Omicron Varian Siluman Tidak Lebih Parah dari Omicron 'Asli' WHO Calls Omicron Stealth Variant No Worse Than 'Real' Omicron	02 Maret 2022 March 02, 2022
56	Dampak Perang Rusia-Ukraina Terhadap Pasar Keuangan Indonesia Impact of the Russo-Ukrainian War on Indonesian Financial Markets	02 Maret 2022 March 02, 2022
57	Acara DigiCash Vrace Series 2 DigiCash Vrace Series 2 Event	04 Maret 2022 March 04, 2022
58	Mau Lapor SPT tapi Lupa EFIN Want to Report SPT but Forgot EFIN	04 Maret 2022 March 04, 2022
59	Lapor SPT Tahunan 2021 hari ini Report the Annual Tax Return 2021 today	04 Maret 2022 March 04, 2022
60	Berkenalan dengan Si Mahal Thalassemia Getting to know the Expensive Thalassemia	07 Maret 2022 March 07, 2022
61	Apresiasi Frontliner dan Staff Planning and Services Terbaik Triwulan IV Tahun 2021 Appreciation of the Best Frontliner and Staff Planning and Services in the Fourth Quarter of 2021	07 Maret 2022 March 07, 2022
62	Penandatanganan Perjanjian Kerjasama Penyaluran Kredit Ritel antara bank bank **bjb** dengan 9 UPT (Unit Pelaksana Teknis) KEMENKUMHAM The Signing of Retail Credit Distribution Cooperation Agreement between bank **bjb** bank and 9 UPT (Technical Implementation Unit) of KEMENKUMHAM	08 Maret 2022 March 08, 2022
63	Penandatanganan Perjanjian Kerja Sama dengan 3 Developer Cabang Kuningan dan Cabang Ciamis The Signing of Cooperation Agreement with 3 Developers of Kuningan Branch and Ciamis Branch	09 Maret 2022 March 09, 2022
64	Konsumsi 7 Makanan Ini untuk Jaga Kesehatan Tubuh di Musim Hujan Consume These 7 Foods to Keep Your Body Healthy in the Rainy Season	09 Maret 2022 March 09, 2022
65	Kontribusi **bjb** KC Palembang untuk Kota dan Kabupaten di Sumatera Selatan berupa Penawaran **bjb** INDAH (Infrastruktur Daerah) Contribution of **bjb** KC Palembang to Cities and Regencies in South Sumatra in the form of **bjb** INDAH (Regional Infrastructure) Offer	10 Maret 2022 March 10, 2022
66	Divisi Human Capital bank **bjb** dalam Rangkaian Kompetisi Paritrana *Award* 2021 Human Capital Division of bank **bjb** in the Series of Paritrana Award 2021 Competition	11 Maret 2022 March 11, 2022
67	Penandatanganan Perjanjian Kerjasama Dinas Pemberdayaan Masyarakat dan Pemerintah Desa (DPMPD) Kabupatan Tangerang dengan bank **bjb** KC Balaraja The Signing of Cooperation Agreement between the Community Empowerment Office and Village Government (DPMPD) of Kabupatan Tangerang with bank **bjb** KC Balaraja	11 Maret 2022 March 11, 2022
68	*Launching* Bulan Panutan Pajak PBB P2 Tahun 2022 Kabupaten Kuningan Launching of UN Tax Role Model Month P2 2022 Kuningan Regency	14 Maret 2022 March 14, 2022
69	*Sharing Moment* Rumah Sakit RK Charitas Palembang dengan Tema Bekerja Tetap Efektif dan Produktif Melawan Omicron Sharing Moment RK Charitas Palembang Hospital with the Theme of Working Effectively and Productively Against Omicron	14 Maret 2022 March 14, 2022
70	Pasar NgaDIGI Cabang Sumber NgaDIGI Market Source Branch	15 Maret 2022 March 15, 2022
71	Cara Mengatasi Burnout Syndrome How to Overcome Burnout Syndrome	15 Maret 2022 March 15, 2022
72	Inilah 12 Urutan Zodiak dari yang Paling Boros sampai Paling Ngirit Here Are the 12 Zodiac Sequences from the Most Wasteful to the Most Economical	16 Maret 2022 March 16, 2022
73	ROI feat HCBP Regional 2 Edupay Promotion and Campus Hiring ROI feat HCBP Regional 2 Edupay Promotion and Campus Hiring	17 Maret 2022 March 17, 2022
74	Penandatangan Perjanjian Kerjasama antara Rumah Sakit Paru Dr. M Goenawan Partowidigdo Cisarua Bogor dengan bank **bjb** Cabang Bogor The Signing of Cooperation Agreement between Dr. M Goenawan Partowidigdo Cisarua Bogor Lung Hospital and bank **bjb** Bogor Branch	17 Maret 2022 March 17, 2022
75	4 Hormon Bahagia Penangkal Stres di Tengah pademi Covid-19 4 Happy Hormones to Fight Stress in the Midst of the Covid-19 Pandemic	18 Maret 2022 March 18, 2022
76	Penandatanganan Perjanjian Kredit antara PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan PT Permodalan Nasional Madani The Signing of Credit Agreement between PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk with PT Permodalan Nasional Madani	18 Maret 2022 March 18, 2022

No.	Judul Title	Tanggal Date
77	Implementasi Layanan BI-FAST diseluruh Jaringan Kantor bank **bjb** Implementation of BI-FAST Services throughout the bank **bjb** Office Network	21 Maret 2022 March 21, 2022
78	Rapat **bjb** CLUB Laporan Proker 2021 dan Rencana Proker 2022 **bjb** CLUB Meeting 2021 Work Plan Report and Work Plan 2022	21 Maret 2022 March 21, 2022
79	PALLUBASA kuliner khas Makassar yang wajib dicoba!!! PALLUBASA is a typical Makassar culinary that must be tried!!!	23 Maret 2022 March 23, 2022
80	Sosialisasi Pelaksanaan Distribusi Bonus Tahunan Pegawai Tahun Buku 2021 Socialization of the Implementation of Employee Annual Bonus Distribution for the 2021 Fiscal Year	23 Maret 2022 March 23, 2022
81	bank **bjb** Cabang Bandar Lampung Melakukan Penandatanganan Perjanjian Kerjasama Dengan Developer bank **bjb** Bandar Lampung Branch Signs Cooperation Agreement with Developer	23 Maret 2022 March 23, 2022
82	8 cara meningkatkan motivasi diri 8 Ways to Increase Self-Motivation	24 Maret 2022 March 24, 2022
83	Dongkrak Portofolio di Tahun 2022 bank **bjb** Teken 17 PKS dengan Pengembang Boost Portfolio in 2022 bank **bjb** Signs 17 PKS with Developers	24 Maret 2022 March 24, 2022
84	Balai Warga Cikeas dan Panen Budidaya Ikan Hasil CSR bank **bjb** Cabang Bogor Cikeas Citizen Hall and Fish Farming Harvest from CSR bank **bjb** Bogor Branch	25 Maret 2022 March 25, 2022
85	Kegiatan Olahraga bank **bjb** bersama dengan Direktorat Keuangan Angkatan Darat Sports Activities of **bjb** bank together with the Army Finance Directorate	28 Maret 2022 March 28, 2022
86	Bandung **bjb** Tandamata Juara Proliga 2022 Bandung **bjb** Tandamata Won the Proliga 2022	28 Maret 2022 March 28, 2022
87	Penandatanganan Kerjasama Kemitraan dengan PT Kebun Bumi Lestari The Signing of Partnership Cooperation with PT Kebun Bumi Lestari	29 Maret 2022 March 29, 2022
88	bank **bjb** Cabang Ciamis bersinergi Dengan Pemerintah Kabupaten Ciamis Dalam Rangka Mendorong Pembangunan Infrastruktur Daerah bank **bjb** Ciamis Branch Synergizes with the Ciamis Regency Government in order to Encourage Regional Infrastructure Development	29 Maret 2022 March 29, 2022
89	**bjb** Talks: Pensiun OK, Sehat Pasti. **bjb** Talks: Retirement OK, Healthy For Sure.	30 Maret 2022 March 30, 2022
90	bank **bjb** Cabang Bogor Melaksanakan Akad Kredit Masal Mitra Binaan PT Mianqu Indonesia bank **bjb** Bogor Branch Implements Mass Credit Agreement of PT Mianqu Indonesia Fostered Partners	30 Maret 2022 March 30, 2022
91	bank **bjb** Selenggarakan RUPST Tahun Buku 2021, BJBR Tebar Dividen Rp1,042 Triliun bank **bjb** Holds AGMS for Fiscal Year 2021, BJBR Distributes Dividends of IDR 1.042 Trillion	31 Maret 2022 March 31, 2022
92	Acara Solo Bola Basket Solo Basketball Events	01 April 2022 April 01, 2022
93	Munggahan Ramadhan 1443 H Munggahan Ramadhan 1443 H	01 April 2022 April 01, 2022
94	Atasi Demotivasi Sekarang! Overcome Demotivation Now!	01 April 2022 April 01, 2022
95	Pemberian Pelatihan Service Excellent dan Pemasaran Produk bank **bjb** Kepada Rutan Kelas I Salemba Jakarta Pusat Providing Training on Excellent Service and Product Marketing of bank **bjb** to Rutan Class I Salemba Central Jakarta	04 April 2022 April 04, 2022
96	Munggahan Menyambut Bulan Suci Ramadhan Munggahan Welcoming the Holy Month of Ramadan	04 April 2022 April 04, 2022
97	Grebeg Pasar NgaDIGI Grebeg NgaDIGI Market	05 April 2022 April 05, 2022
98	IPO GoTo BUY OR BYE? IPO GoTo BUY OR BYE?	05 April 2022 April 05, 2022
99	bank **bjb** Cabang Bandar Lampung Melakukan Penandatanganan Perjanjian Kerja sama dengan Kejaksaan Negeri Bandar Lampung bank **bjb** Bandar Lampung Branch Signs Cooperation Agreement with Bandar Lampung District Attorney's Office	06 April 2022 April 06, 2022
100	Memperluas Jaringan Layanan Perbankan dengan Memperkenalkan Agen **bjb** BiSA Kepada Masyarakat Solo Jawa Tengah Expanding Banking Service Network by Introducing BiSA **bjb** Agents to the Citizens of Solo, Central Java	07 April 2022 April 07, 2022
101	Ikut DIGI Ramadhan TikTok Challenge 2022 yuk Let's join the DIGI Ramadhan TikTok Challenge 2022	07 April 2022 April 07, 2022

No.	Judul Title	Tanggal Date
102	**Bjb** Better Award 2022 **Bjb** Better Award 2022	07 April 2022 April 07, 2022
103	Program DIGI Ramadhan "KURMA (Kopi untuk Ramadhan)" DIGI Ramadhan Program "KURMA (Coffee for Ramadan)"	08 April 2022 April 08, 2022
104	HCBP Forum Regional 3 "COVID-19, Hidup Berdampingan atau Berperang?" HCBP Regional Forum 3 "COVID-19, Coexistence or War?"	08 April 2022 April 08, 2022
105	HCBP Forum Regional 4 "Cara Mengatasi Job Burnout" HCBP Regional Forum 4 "How to Overcome Job Burnout"	11 April 2022 April 11, 2022
106	Manfaat Puasa Untuk Kesehatan Fisik dan Mental Benefits of Fasting For Physical and Mental Health	11 April 2022 April 11, 2022
107	Samsat Cibinong Buka Layanan Ngabuburit Samsat Cibinong Opens Ngabuburit Service	12 April 2022 April 12, 2022
108	Hantam Doberman, Tim Slopitch bank **bjb** Berhasil Memuncaki Klasemen Crushing Doberman, Slopitch Team bank **bjb** Manages to Top the Standings	12 April 2022 April 12, 2022
109	bank **bjb** present DIGI Ramadhan "Bisa Jadi Berkah 2.0" bank **bjb** presents DIGI Ramadhan "Could Be a Blessing 2.0"	12 April 2022 April 12, 2022
110	Kekinian banget nih! Yuk Nyobain Fitur My Activity di HCS mobile It's happening! Let's Try My Activity Feature on the HCS mobile	13 April 2022 April 13, 2022
111	Filosofi Ikan Salmon vs Ikan Hiu Salmon vs Shark Philosophy	13 April 2022 April 13, 2022
112	Penyaluran Donasi Program **bjb** *Great People* Peduli Untuk Penyintas Gempa - Banjir Banten Distribution of **bjb** Donation Program of the Great People Care for Earthquake Survivors - Banten Floods	14 April 2022 April 14, 2022
113	Tugu Pancakarsa, Simbol Kebangkitan Masyarakat Bogor Pancakarsa Monument, a Symbol of the Awakening of the Bogor Community	14 April 2022 April 14, 2022
114	Payangan Hash Run Ulapan, Gianyar - Bali Payangan Hash Run Ulapan, Gianyar - Bali	18 April 2022 April 18, 2022
115	*Launching* aplikasi Digital Parking "EL-Parking" Kabupaten Bandung Barat Launching of the Digital Parking application "EL-Parking" West Bandung Regency	18 April 2022 April 18, 2022
116	Kenapa Reksadana dulu bukan Saham? Why does Mutual Funds come first beforeStocks?	19 April 2022 April 19, 2022
117	Sapu Bersih Babak Penyisihan, bank **bjb** Melaju Ke Babak Page System Sapu Bersih Babak Penyisihan, bank **bjb** Melaju Ke Babak Page System	19 April 2022 April 19, 2022
118	Meningkatkan Kinerja Sebagai Wujud Rasa Syukur Improving Performance as a Form of Gratitude	21 April 2022 April 21, 2022
119	bank **bjb** As Best CEO In Regional Development Bank Category bank **bjb** As Best CEO In Regional Development Bank Category	21 April 2022 April 21, 2022
120	Hari Kartini Diperingati Setiap Tanggal 21 April, Begini Sejarahnya Kartini Day is Celebrated Every April 21, Here's the History	21 April 2022 April 21, 2022
121	**bjb** Berbagi, Ramadhan Memberi - Subang Series **bjb** Sharing, Ramadhan Giving - Subang Series	22 April 2022 April 22, 2022
122	Kegiatan **bjb** Berbagi Ramadan Memberi Bank **Bjb** Cabang Bandar Lampung **bjb** Sharing Activities Ramadan Giving bank **bjb** Bandar Lampung Branch	25 April 2022 April 25, 2022
123	Penandatanganan Perjanjian Kredit Sindikasi antara PT Pertamina (Persero) dengan bank **bjb** The Signing of Syndicated Credit Agreement between PT Pertamina (Persero) and bank **bjb**	28 April 2022 April 28, 2022
124	Pemenang HC Challenge Maskot Media Komunikasi Internal Dina-Rivan HC Challenge Winner Dina-Rivan Internal Communication Media Mascot	28 April 2022 April 28, 2022
125	**bjb** Berbagi "Ramadhan Memberi" - Kantor Wilayah 3 **bjb** Sharing "Ramadan Giving" - Regional Office 3	29 April 2022 April 29, 2022
126	Penandatanganan Perjanjian Kerjasama Obyek Vital Nasional The Signing of the National Vital Objects Cooperation Agreement	09 Mei 2022 May 09, 2022
127	Bahaya Hepatitis "Misterius" pada Anak, Waspada *Great People*! The Dangers of "Mysterious" Hepatitis in Children, Be Alert Great People!	10 Mei 2022 May 10, 2022
128	Halal Bi Halal bank **bjb** 1443 H Halal Bi Halal bank **bjb** 1443 H	10 Mei 2022 May 10, 2022
129	Pertumbuhan Ekonomi Indonesia Triwulan I - 2022 Tumbuh 5,01% (yoy) Indonesia's Economic Growth in the First Quarter of 2022 Grows 5.01% (yoy)	11 Mei 2022 May 11, 2022

No.	Judul Title	Tanggal Date
130	Penyerahan SK PPPK Guru Tahap 1 Formasi Tahun 2022 Submission of PPPK Teacher Decree Phase 1 Formation in 2022	12 Mei 2022 May 12, 2022
131	Digi Ramadhan Jakcloth 2022 Digi Ramadhan Jakcloth 2022	12 Mei 2022 May 12, 2022
132	Cermat Sebelum Berinvestasi, Kenali dan Waspadai Investasi Bodong Be Careful Before Investing, Know and Beware of Investment Fraud	12 Mei 2022 May 12, 2022
133	Permintaan Kredit Kuartal I 2022, Mayoritas Sektor Usaha Ekspansif Credit Demand for the First Quarter of 2022, The Majority of Business Sectors Are Expansive	17 Mei 2022 May 17, 2022
134	Seleksi **bjb** Better Award Kategori Service Excellent Kantor Wilayah 2 Selection of **bjb** Better Award for Service Excellent Category of Regional Office 2	18 Mei 2022 May 18, 2022
135	Seleksi **bjb** Better Award Kategori Service Excellence 2022 Kantor Wilayah 4 Selection of **bjb** Better Award for Service Excellence Category 2022 Regional Office 4	19 Mei 2022 May 19, 2022
136	Pertanyaan yang Sering DitanyakanTerkait Reksadana Frequently Asked Questions Related to Mutual Funds	20 Mei 2022 May 20, 2022
137	*Racing Customer Service Get* DIGI dan DIGI Cash Special HUT bank **bjb** ke-61 Racing Customer Service Get DIGI and DIGI Cash Special 61st Anniversary of bank **bjb**	23 Mei 2022 May 23, 2022
138	Semarak Digi dan DigiCash Special HUT bank **bjb** ke - 61 Vibrant Digi and DigiCash Special 61st Anniversary of bank **bjb**	25 Mei 2022 May 25, 2022
139	Persiapkan Dana Pensiun Sejak Dini yuk *Great People*! Let's Prepare a Pension Fund Early on Great People!	25 Mei 2022 May 25, 2022
140	Sosial Kola6orAks1 HUT bank **bjb** ke 61 Social Kola6orAks1 61st anniversary of bank **bjb**	27 Mei 2022 May 27, 2022
141	KOLABORIDE 2022" HUT bank **bjb** ke 61 Tahun KOLABORIDE 2022" 61st Anniversary of bank **bjb**	27 Mei 2022 May 27, 2022
142	Video *Competition* bank **bjb** Berkolaborasi dengan LPPI Video Competition bank **bjb** Collaborates with LPPI	30 Mei 2022 May 30, 2022
143	Rangkaian Kegiatan HUT **bjb** ke-61 KOLABORUN di Kota Tangerang Selatan Series of Activities for the 61st Anniversary of **BJB** KOLABORUN in South Tangerang City	30 Mei 2022 May 30, 2022
144	Penandatanganan Perjanjian Kerjasama Penyaluran Kredit Ritel (PKS Nasional) antara bank **bjb** dengan PT Telkomsel The Signing of Retail Credit Distribution Cooperation Agreement (PKS Nasional) between bank **bjb** and PT Telkomsel	30 Mei 2022 May 30, 2022
145	Aturan Batas & Denda Kartu Kredit Diperpanjang ke Akhir 2022 Credit Card Limits & Fines Extended to End of 2022 Rules	31 Mei 2022 May 31, 2022
146	**bjb** *Soccer Festival* Seri 2 Cirebon **bjb** Soccer Festival Series 2 Cirebon	02 Juni 2022 June 02, 2022
147	Penandatanganan Perjanjian Kerjasama Antara bank **bjb** dengan Kantor Pertanahan Kota Depok The Signing of Cooperation Agreement Between bank **bjb** and Depok City Land Office	02 Juni 2022 June 02, 2022
148	bank **bjb** Meraih Juara pada Event BPD *Human Capital Conference* 2022 bank **bjb** Wins Champion at BPD Human Capital Conference 2022	03 Juni 2022 June 03, 2022
149	Tinjauan Citra Petugas Security dalam Menunjang Pelayanan Image Review of Security Officers in Supporting Services	06 Juni 2022 June 06, 2022
150	Peresmian Galeri UMKM "Dukunglah Produk Lokal" Kantor Cabang Cilegon Inauguration of MSME Gallery "Support Local Products" Cilegon Branch Office	07 Juni 2022 June 07, 2022
151	Restrukturisasi Kredit Bank Turun Jadi Rp. 606 Triliun Bank Credit Restructuring Drops to Rp. 606 Trillion	07 Juni 2022 June 07, 2022
152	Rupiah Meradang ke Rp14.463 Gara-gara Isu Stagflasi Rupiah Inflation Rate Increases to Rp14,463 Due to Stagflation Issue	08 Juni 2022 June 08, 2022
153	**bjb** *Soccer Festival* 2022 **bjb** Soccer Festival 2022	08 Juni 2022 June 08, 2022
154	Seberapa Penting Piramida Keuangan Dalam Perencanaan Keuangan? How Important Are Financial Pyramids In Financial Planning?	09 Juni 2022 June 09, 2022
155	Penandatanganan Kerjasama antara Bank **bjb** Cabang Surakarta dengan Lembaga Pemasyarakatan Kelas IIB Wonogiri The Signing of Cooperation between bank **bjb** Surakarta Branch and Class IIB Wonogiri Penitentiary	10 Juni 2022 June 10, 2022
156	Penandatanganan Perjanjian Kerja Sama dengan 15 Developer The Signing of Cooperation Agreements with 15 Developers	15 Juni 2022 June 15, 2022

No.	Judul Title	Tanggal Date
157	Cara Menghilangkan Ngantuk di Pagi Hari agar Siap Beraktivitas How to Get Rid of Sleepiness in the Morning and Be Ready for Activities	16 Juni 2022 June 16, 2022
158	Penandatanganan Perjanjian Kerjasama Antara bank **bjb** Cabang Rasuna Said dengan PT. Nindya Karya (Persero) The Signing of Cooperation Agreement Between bank **bjb** Rasuna Said Branch and PT. Nindya Karya (Persero)	16 Juni 2022 June 16, 2022
159	Penandatanganan Perjanjian Kerjasama Penyaluran Fasilitas Kredit Ritel Melalui Pola *Channeling* Antara bank **bjb** dengan BPR Irian Sentosa The Signing of Cooperation Agreement for Distribution of Retail Credit Facility through Channeling Pattern Between bank **bjb** and BPR Irian Sentosa	17 Juni 2022 June 17, 2022
160	*Human Capital Onsite* - Edukasi pengelolaan Divisi Human Capital di Kantor Pusat Human Capital Onsite - Education on the management of the Human Capital Division at the Head Office	17 Juni 2022 June 17, 2022
161	**bjb** Sekuritas Trading Competition Season 1 Champion **bjb** Securities Trading Competition Season 1 Champion	20 Juni 2022 June 20, 2022
162	4 Cara Menjaga Mitra Bisnis 4 Ways to Keep Business Partners	2o Juni 2022 June 20, 2022
163	Ruang Ekspansi Masih Tinggi Expansion Space Is Still High	21 Juni 2022 June 21, 2022
164	Optimalkan Kerja Sama Pengembang Untuk Dongkrak Pertumbuhan Portofolio KPR Kantor Wilayah I Optimizing Developer Cooperation to Boost KPR Portfolio Growth in Regional Office I	22 Juni 2022 June 22, 2022
165	Kasus DBD di Indonesia Melonjak, 432 Orang Dilaporkan Meninggal Dunia Sepanjang 2022 Dengue Cases in Indonesia Soar, 432 People Reported to Have Died Throughout 2022	22 Juni 2022 June 22, 2022
166	Waspada Pengelabuan Digital (Phishing) Beware of Digital Phishing	23 Juni 2022 June 23, 2022
167	Penandatanganan Addendum Perjanjian Kredit Dalam Rangka Penambahan Fasilitas antara bank **bjb** dengan PT Adhi Karya (Persero) Tbk The Signing of Addendum to Credit Agreement in the Context of Additional Facilities between bank **bjb** and PT Adhi Karya (Persero) Tbk	23 Juni 2022 June 23, 2022
168	IT Security Awareness untuk Great People bank **bjb** IT Security Awareness for bank **bjb** Great People	24 Juni 2022 June 24, 2022
169	Penandatanganan Perjanjian Kerjasama dengan 7 Mitra Developer di wilayah Provinsi Banten dan Bandar Lampung The Signing of Cooperation Agreement with 7 Developer Partners in Banten and Bandar Lampung Provinces	27 Juni 2022 June 27, 2022
170	Kejuaraan Turnamen Tim Sepak Bola **bjb** CLUB Antar Kementrian & Kelembagaan Football Team Tournament Championship **bjb** Inter-Ministerial & Institutional CLUB	28 Juni 2022 June 28, 2022
171	Pentingnya *Business Plan* dalam Memulai Usaha The Importance of a Business Plan in Starting a Business	28 Juni 2022 June 28, 2022
172	**bjb** Sekuritas Trading Competition Season 1 Runner Up **bjb** Securities Trading Competition Season 1 Runner Up	28 Juni 2022 June 28, 2022
173	Penyerahan Bantuan 25 Tenda Untuk Pedagang Night Market Ngarsopuro Submission of 25 Tents for Ngarsopuro Night Market Traders	30 Juni 2022 June 30, 2022
174	Webinar "Menjadi Karyawan Berdaya Finansial di Masa Depan" Webinar "Becoming a Financially Empowered Employee in the Future"	30 Juni 2022 June 30, 2022
175	Yuk Gabung **bjb** CLUB Multimedia! Let's Join **bjb** CLUB Multimedia!	01 Juli 2022 July 01, 2022
176	Bank Mulai Berlomba Luncurkan Kartu Kredit Digital Banks Start Racing to Launch Digital Credit Cards	01 Juli 2022 July 01, 2022
177	Penandatanganan Perjanjian Kerjasama bank **bjb** Palembang dengan Developer The Signing of Cooperation Agreement between Bank **bjb** Palembang and Developer	04 Juli 2022 July 04, 2022
178	ATM BSA dipakai untuk penyaluran BLT? BISA DONG!! Can BSA ATM be Used for BLT distribution? Absolutely!!	04 Juli 2022 July 04, 2022
179	Sosialisasi Pemanfaatan Jasa Layanan Perbankan kepada Ikatan Bidan Indonesia Se-Kabupaten Purwakarta Socialization of Banking Service Utilization to the Indonesian Midwives Association in Purwakarta Regency	05 Juli 2022 July 05, 2022
180	Gaji ke-13 Berdampak Terbatas Pada Konsumsi Rumah Tangga Kuartal III - 2022 13th Salary Limited Impact On Household Consumption Third Quarter - 2022	06 Juli 2022 July 06, 2022
181	Silaturahmi Dengan REI (Real Estate Indonesia) Banten Tangerang Area Friendship with REI (Real Estate Indonesia) Banten Tangerang Area	07 Juli 2022 July 07, 2022
182	*Sponsorship* Pemilihan Bujang Gadis Palembang Tahun 2022 Sponsorship for the 2022 Palembang Girl Bachelor's Election	08 Juli 2022 July 08, 2022

No.	Judul Title	Tanggal Date
183	Penandatanganan Addendum Perjanjian Kredit antara PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan PT Kimia Farma Tbk The Signing of Credit Agreement Adendum between PT Bank Pembangunan daerah jawa Barat dan Banten, Tbk and PT Kimia Farma Tbk	08 Juli 2022 July 08, 2022
184	Tips Mengonsumsi Daging Kurban Agar Tetap Sehat saat Idul Adha 2022 Tips for Eating Sacrificial Meat to Stay Healthy during Eid al-Adha 2022	11 Juli 2022 July 11, 2022
185	Penandatanganan Perjanjian Kerjasama (PKS) antara Pemerintah Kota Surakarta dengan bank **bjb** The Signing of Cooperation Agreement (PKS) between Surakarta City Government and bank **bjb**	11 Juli 2022 July 11, 2022
186	Sosialisasi **bjb** KGB dan **bjb** KPPB Pola 2 Bersama PT Asabri di Ajendam II Sriwijaya Socialization of **bjb** KGB and **bjb** KPPB Pattern 2 with PT Asabri in Ajendam II Sriwijaya	12 Juli 2022 July 12, 2022
187	Pembagian Qurban bank **bjb** Cabang Pandeglang kepada Masyarakat sekitar dan Santri Pondok Pesantren Distribution of Qurban bank **bjb** Pandeglang Branch to the surrounding community and Santri Pondok Pesantren	12 Juli 2022 July 12, 2022
188	Menghitung Perkiraan Dana Pensiun dengan The 4% Rule Calculating Pension Fund Estimation with The 4% Rule	13 Juli 2022 July 13, 2022
189	Penandatanganan Perjanjian Kredit Dalam Rangka Pemberian Fasilitas Kredit Investasi antara bank **bjb** dengan PT Pratama Mitra Sejati The Signing of Credit Agreement in the Context of Providing Investment Credit Facility between bank **bjb** and PT Pratama Mitra Sejati	13 Juli 2022 July 13, 2022
190	Kegiatan Penyembelihan dan Pembagian Daging Hewan Qurban Idul Adha 1443 H / 2022 M Kepada Para Mustahiq Activities of Slaughtering and Distributing Animal Meat Qurban Eid al-Adha 1443 H / 2022 AD to the Mustahiq	14 Juli 2022 July 14, 2022
191	Siasat Keuangan Tangkal Krisis Financial Tactics to Prevent Crisis	14 Juli 2022 July 14, 2022
192	Kola6orAks1 bersama BPJamsostek Boyolali Kola6orAks1 with BPJamsostek Boyolali	15 Juli 2022 July 15, 2022
193	Sponsorship bank **bjb** dalam Turnamen Tennis Pengayoman pada Lingkungan Kementrian Hukum dan HAM Jawa Tengah Sponsorship of bank **bjb** in the Tennis Tournament in the Environment of the Ministry of Law and Human Rights of Central Java	15 Juli 2022 July 15, 2022
194	**bjb** Sekuritas Trading Competition Season 2 **bjb** Securities Trading Competition Season 2	18 Juli 2022 July 18, 2022
195	Healthy Inside, Fresh Outside Healthy Inside, Fresh Outside	18 Juli 2022 July 18, 2022
196	H-1 Menuju Puncak Acara Malam Penghargaan **bjb** *Better Award* 2022 H-1 To The Top Of The 2022 **bjb** Better Award Night	19 Juli 2022 July 19, 2022
197	Berbagi Qurban Berbagi Kebahagiaan Kantor Wilayah 3 Sharing Qurban Sharing Happiness Regional Office 3	19 Juli 2022 July 19, 2022
198	Penandatanganan Perjanjian Kredit antara PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan PT Krakatau Global Trading The Signing of Credit Agreement between PT Bank Pembangunan daerah jawa Barat dan Banten, Tbk with PT Krakatau Global Trading	21 Juli 2022 July 21, 2022
199	Sosialisasi dan Edukasi QRIS Serta Akuisisi QRIS Kepada Pedagang Pasar Lama Kota Serang QRIS Socialization and Education and QRIS Acquisition to Old Market Traders in Serang City	21 Juli 2022 July 21, 2022
200	Penandatanganan Perjanjian Kredit antara PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan PT Pabrik Gula Rajawali I The Signing of Credit Agreement between PT Bank Pembangunan daerah jawa Barat dan Banten, Tbk with PT Pabrik Gula Rajawali I	22 Juli 2022 July 21, 2022
201	Jajan Murah Ga Pake Ribet, Dapatkan 1 Paket *Pastry*/Kopi Susu dengan Digital Payment **bjb** hanya di Deli2Go Bandung! Cheap and Simple Snacks, Get 1 Pastry/Milk Coffee Package with Digital Payment **bjb** only at Deli2Go Bandung!	22 Juli 2022 July 22, 2022
202	Makan Authentic Japanese BBQ Diskonnya banyak! hanya dengan Digital Payment **bjb** di Gyu Gyu Japanese BBQ Eat Authentic Japanese BBQ Discounts a lot! only with Digital Payment **bjb** at Gyu Gyu Japanese BBQ	25 Juli 2022 July 25, 2022
203	Turnamen Baseball Champions League 2022 2022 Champions League Baseball Tournament	25 Juli 2022 July 25, 2022
204	Perjanjian Kerjasama Komersial dan KPR bank **bjb** dengan 7 Developer Commercial Cooperation Agreement and KPR bank **bjb** with 7 Developers	26 Juli 2022 July 26, 2022
205	**bjb** Widescreen "Nonton Bareng Film Thor Love & Thunder" di XXI Mall Boemi Kedaton Lampung **bjb** Widescreen "Watch Thor Love & Thunder Movie Together" at XXI Mall Boemi Kedaton Lampung	26 Juli 2022 July 26, 2022

No.	Judul Title	Tanggal Date
206	Kolaborasi **bjb** Cabang Tangerang bersama PMI Kota Tangerang Gelar Donor Darah 2022 : "Semangat Kepedulian terhadap Sesama" Collaboration of **bjb** Tangerang Branch with PMI Tangerang City Holds Blood Donation 2022: "Spirit of Concern for Others"	27 Juli 2022 July 27, 2022
207	Nongkrong cantik, bayarnya diskon! hanya dengan Digital Payment **bjb** di Hanami Cafe & Sky Lounge Hang out and get a discount! only with Digital Payment **bjb** at Hanami Cafe & Sky Lounge	28 Juli 2022 July 28, 2022
208	Pembukaan Rekening Bagi Siswa yang Melakukan Praktek Kerja Lapangan di Kejaksaan Negeri Pandeglang Account Opening for Internship Students at the Pandeglang District Attorney's Office	28 Juli 2022 July 28, 2022
209	Sinergi Bisnis Agen Laku Pandai **bjb** BISA dengan Sahabat Rumah Pangan Kita (RPK) Perum BULOG Business Synergy of Laku Pandai **bjb** BISA Agent with Friends of Our Food House (RPK) Perum BULOG	29 Juli 2022 July 29, 2022
210	Indonesia Menuju Legalitas Rupiah Digital Indonesia Towards Digital Rupiah Legality	29 Juli 2022 July 29, 2022
211	Balaraja Football Match FOURFEO bank **bjb** Balaraja Football Match FOURFEO bank **bjb**	01 Agustus 2022 August 01, 2022
212	Penandatanganan PKS Integrasi Sistem Kepegawaaian Pemerintah Daerah Kabupaten Cirebon dengan bank **bjb** Cabang Sumber The Signing of PKS Integration of Cirebon Regency Local Government Personnel System with bank **bjb** Sumber Branch	01 Agustus 2022 August 01, 2022
213	Edukasi Keuangan Kepada Penyandang Disabillitas Kota Serang dengan tema CERIA "Cerdas dan Bijak Berinvestasi Untuk Semua" Financial Education to People with Disabillity in Serang City with the theme CERIA "Smart and Wise to Invest for All"	02 Agustus 2022 August 02, 2022
214	Dapatkan Tambahan 2 Liter Bahan Bakar dengan Digital Payment **bjb** hanya di Shell Select Bandung! Get Additional 2 Liters of Fuel with Digital Payment **bjb** only at Shell Select Bandung!	02 Agustus 2022 August 02, 2022
215	Penandatanganan Perjanjian Kerjasama antara bank **bjb** Cabang Karawang dengan Kejaksaan Negeri Karawang The Signing of Cooperation Agreement between bank **bjb** Karawang Branch and Karawang District Attorney's Office	03 Agustus 2022 August 03, 2022
216	*Benchmarking* Pengelolaan *Human Capital* oleh PT Pos Indonesia Benchmarking Human Capital Management by PT Pos Indonesia	04 Agustus 2022 August 04, 2022
217	MoU antara Universitas Kuningan dengan bank bank **bjb** Cabang Kuningan Tentang Jasa Layanan Perbankan MoU between Kuningan University and **bjb** bank Kuningan Branch about Banking Services	04 Agustus 2022 August 04, 2022
218	The Fed Naikkan Suku Bunga 75 Basis Poin The Fed Raises Interest Rates by 75 Basis Points	04 Agustus 2022 August 04, 2022
219	Penandatanganan Perjanjian Kerjasama DPLK untuk PPPK Guru antara bank **bjb** dengan Dinas Pendidikan Provinsi Jawa Barat Signing of DPLK Cooperation Agreement for PPPK Guru between bank **bjb** and the West Java Provincial Education Office	05 Agustus 2022 August 05, 2022
220	*Racing* Transaksi Agen **bjb** BISA "**bjb** MERIAH" Racing Transaction **bjb** BISA Agent "**bjb** MERIAH"	05 Agustus 2022 August 05, 2022
221	Penandatanganan Akad Kredit Massal bank **bjb** Kantor Cabang Surabaya dengan Pengembang FLPP PT Alfatih Konstatinopel Putra dan PT Cipta Adi Perkasa The Signing of Mass Credit Agreement of bank **bjb** Surabaya Branch Office with FLPP Developers PT Alfatih Konstatinopel Putra and PT Cipta Adi Perkasa	05 Agustus 2022 August 05, 2022
222	Ayo Ajak Bestie-mu Jadi Agen **bjb** BiSA! "DAPET AGEN EXTRA CUAN" Let's Get Your Bestie to Be a **bjb** BiSA Agent! "GET THE AGENT,GET THE BENEFIT"	08 Agustus 2022 August 08, 2022
223	7 Cara Menjaga Jantung Great People Agar Tetap Sehat 7 Ways to Keep the Great People's Heart Healthy	08 Agustus 2022 August 08, 2022
224	RUTAN Kelas I Cipinang Teken MOU Payroll dengan KC Rawamangun RUTAN Class I Cipinang Signs MOU Payroll with KC Rawamangun	08 Agustus 2022 August 08, 2022
225	Sate Cungkring, Kuliner Bogor yang Bikin Nagih Satay Cungkring, Bogor Culinary that Makes You Addicted	09 Agustus 2022 August 09, 2022
226	Program KEJAR (Satu Rekening Satu Pelajar) KEJAR Program (One Student Account)	09 Agustus 2022 August 09, 2022
227	Cross Collaboration - Culture Awareness Onsite Program Cross Collaboration - Culture Awareness Onsite Program	09 Agustus 2022 August 09, 2022
228	Kuliner Lezat di Palembang Delicious Culinary in Palembang	10 Agustus 2022 August 10, 2022
229	Pengajian Rutin Cabang Jatinangor Dalam Rangka Penempatan Bangunan Baru Routine Recitation of Jatinangor Branch in the Context of Placing New Buildings	10 Agustus 2022 August 10, 2022

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230	5 Rekomendasi Film Netflix untuk mengisi waktu luang 5 Netflix Movie Recommendations to fill your free time	10 Agustus 2022 August 10, 2022
231	YouTube *Health* Hadirkan Informasi Kesehatan yang Kredibel YouTube Health Brings Credible Health Information	11 Agustus 2022 August 11, 2022
232	Tips Menjaga Stamina Tubuh Agar Tidak Mudah Lelah Tips for Maintaining Body Stamina So You Don't Get Tired Easily	11 Agustus 2022 August 11, 2022
233	*Sponsorship* bank **bjb** Dalam Rangka Hari Bakti TNI Angkatan Udara Ke 75th Satuan Radar 214 Tegal Sponsorship of bank **bjb** In The Framework of the 75th Air Force Service Day Radar Unit 214 Tegal	11 Agustus 2022 August 11, 2022
234	Perjanjian Kerjasama *Payroll Service* dan Penyaluran Kredit Guna Bhakti Pola 1 bank **bjb** Cabang Semarang dengan Lapas Kelas II A Ambarawa Cooperation Agreement on Payroll Service and Lending for Bhakti Pattern 1 bank **bjb** Semarang Branch with Prison Class II A Ambarawa	12 Agustus 2022 August 12, 2022
235	Program Promo KOPI 77 (7abar 7uara) di *Coffee Shop* Bertanda Khusus KOPI 77 Promo Program (7abar 7uara) at a Specially Marked Coffee Shop	12 Agustus 2022 August 12, 2022
236	Perjanjian Kerjasama bank **bjb** Bersama 12 Developer di Regional 3 Cooperation Agreement between Bank **bjb** and 12 Developers in Regional 3	15 Agustus 2022 August 15, 2022
237	Yuk Daftar Beasiswa di Program **bjb** Scholarship tahun 2022 Let's Register for Scholarships in the **bjb** Scholarship Program in 2022	15 Agustus 2022 August 15, 2022
238	Kuliner Khas Bogor : Soto Kuning Pak M. Yusuf Bogor Culinary Specialties: Soto Kuning Pak M. Yusuf	15 Agustus 2022 August 15, 2022
239	Peresmian Desa Digital bank **bjb** Desa Kertasana Kabupaten Pandeglang Banten Inauguration of Digital Village bank **bjb** Kertasana Village, Pandeglang Banten Regency	16 Agustus 2022 August 16, 2022
240	Konsumsi Rumah Tangga Jadi Sumber Pertumbuhan Ekonomi Kuartal II - 2022 Household Consumption Becomes a Source of Economic Growth in the Second Quarter - 2022	16 Agustus 2022 August 16, 2022
241	Sponsorship bank **bjb** Dalam Rangka Hari Kemerdekaan RI ke 77 dan Hari Dharma Karya Dhika (HDKD) Kemenkumham Ke 77 th Lapas kelas II Batang Sponsorship of bank **bjb** in the framework of the 77th Independence Day of the Republic of Indonesia and Dharma Karya Dhika Day (HDKD) of the Ministry of Law and Human Rights 77th Prison class II Batang	16 Agustus 2022 August 16, 2022
242	Promo Daebak by DIGI atau DigiCash potongan Rp. 15.000! Daebak by DIGI or DigiCash promo idr 15,000 off!	16 Agustus 2022 August 16, 2022
243	Jadi Tradisi Setiap Perayaan Hari Kemerdekaan, Ini Sejarah dan Makna Perlombaan 17 Agustus Becoming the Tradition of Every Independence Day Celebration, It's History and Meaning of the August 17 Race	18 Agustus 2022 August 18, 2022
244	Kolaborasi Sekoper Cinta dengan **bjb** Cabang Banjar, Sentra UMKM dan Dinas Sosial Pemberdayaan Perempuan dan Perlindungan Anak Kota Banjar Sekoper Cinta Collaboration with **bjb** Banjar Branch, MSME Center and Social Service for Women's Empowerment and Child Protection in Banjar City	18 Agustus 2022 August 18, 2022
245	Ini Hal - Hal yang Paling Bikin Bahagia Berdasarkan Zodiak These are the Things That Make You Happy Based on the Zodiac	18 Agustus 2022 August 18, 2022
246	Es Bir Kotjok Halal dan Menyehatkan? Minuman Berkhasiat yang Melegenda di Bogor Halal and Healthy Kotjok Ice Beer? Legendary Efficacious Drinks in Bogor	19 Agustus 2022 August 19, 2022
247	HC Forum Online "*How To Manage Healthy Lifestyle to Increase Productivity*" HC Forum Online "How To Manage Healthy Lifestyle to Increase Productivity"	19 Agustus 2022 August 19, 2022
248	**bjb** *Dynamic Look Fashion Show* pada Acara HUT RI ke - 77 **bjb** Dynamic Look Fashion Show at the 77th Anniversary of the Republic of Indonesia	19 Agustus 2022 August 19, 2022
249	Edukasi Keuangan dan Kewirausahaan P2WKSS Kab. Sumedang bersama Kantor Cabang Sumedang dan Sentra UMKM Financial and Entrepreneurship Education P2WKSS Sumedang Regency with Sumedang Branch Office and MSME Center	22 Agustus 2022 August 22, 2022
250	BI Luncurkan 7 Pecahan Uang Baru saat HUT RI ke - 77 BI Launches 7 New Denominations of Money during the 77th Anniversary of the Republic of Indonesia	22 Agustus 2022 August 22, 2022
251	Membangun Hubungan Industrial yang Harmonis Building Harmonious Industrial Relations	22 Agustus 2022 August 22, 2022
252	Kredit Manufaktur Masih Prospektif Manufacturing Credit Is Still Prospective	22 Agustus 2022 August 22, 2022
253	Penandatanganan Perjanjian Kerjasama Antara bank **bjb** Cabang Daan Mogot dengan PT Mitra Solusi Interteknologi The Signing of Cooperation Agreement Between bank **bjb** Daan Mogot Branch and PT Mitra Solusi Interteknologi	23 Agustus 2022 August 23, 2022

No.	Judul Title	Tanggal Date
254	**bjb** CLUB Band: Kolaborasi "Bendera" untuk Indonesia **bjb** CLUB Band: "Flag" Collaboration for Indonesia	23 Agustus 2022 August 23, 2022
255	*Cross Collaboration - Culture Awareness Onsite* Program Cabang Majalaya Cross Collaboration - Culture Awareness Onsite Program Majalaya Branch	23 Agustus 2022 August 23, 2022
256	DigiCash Annyeong K-Fest 2022 DigiCash Annyeong K-Fest 2022	23 Agustus 2022 August 23, 2022
257	Berikut Tips Jitu Bagi Para Pelaku Usaha yang Mempromosikan Produk di TikTok Here are Surefire Tips for Business Entrepreneur Who Promote Products on TikTok	24 Agustus 2022 August 24, 2022
258	bank **bjb** proudly present: Ubud & Beyond Festival 2022 bank **bjb** proudly presents: Ubud & Beyond Festival 2022	24 Agustus 2022 August 24, 2022
259	Kunjungan *Cross Collaboration - Culture Awareness Onsite* Program di beberapa Cabang Kantor Wilayah 2 Cross Collaboration Visit - Culture Awareness Onsite Program in several Regional Office Branches 2	24 Agustus 2022 August 24, 2022
260	Apresiasi Rekanan dan Mitra, MNC Finance Kembali Gelar Durian Vaganza Appreciation of Partners and Partners, MNC Finance Again Holds Durian Vaganza	24 Agustus 2022 August 24, 2022
261	Penyerahan Bantuan CSR kepada Rumah Detensi Imigrasi Pekanbaru Submission of CSR Assistance to Pekanbaru Immigration Detention Center	25 Agustus 2022 August 25, 2022
262	Promo Kartikasari Kartikasari Promo	25 Agustus 2022 August 25, 2022
263	*Culture Awareness Onsite Program* - Cabang Karawang Culture Awareness Onsite Program – Karawang Branch	25 Agustus 2022 August 25, 2022
264	**bjb** CLUB Futsal: Turnamen Futsal Direksi Cup Kantor Pusat 2022 **bjb** CLUB Futsal: 2022 Head Office Cup Directors Futsal Tournament	25 Agustus 2022 August 25, 2022
265	Nonton Sound Session banyak Promonya! Banyak Untungnya! Watch the Sound Session with many promos! Lots of Benefits!	26 Agustus 2022 August 26, 2022
266	KolaborAksi insan **bjb** Cabang Tangerang melalui Liga TANGKAS (TANG-erang ber-Kolaborasi, A-ksi & S-inergi) 2022 Collaborators of **bjb** Tangerang Branch through the TANGKAS League (TANG-erang with Collaboration, A-ksi & S-inergi) 2022	26 Agustus 2022 August 26, 2022
267	bank **bjb** Cabang Rangkasbitung dengan program CSR bank **bjb** memberikan 22 unit kendaraan roda dua jenis KLX 150 cc bank **bjb** Rangkasbitung Branch with CSR program bank **bjb** provided 22 units of KLX 150 cc two-wheeled vehicles	26 Agustus 2022 August 26, 2022
268	Digicash Fair 2.0 : DIGI Arena Championship 2022 Digicash Fair 2.0 : DIGI Arena Championship 2022	26 Agustus 2022 August 26, 2022
269	Daftar dari sekarang yuk ke Acara Pump Nation 2022 dengan total hadiah 40 Juta Rupiah Register from now on, let's go to the Pump Nation 2022 Event with a total prize of 40 million Rupiah	26 Agustus 2022 August 26, 2022
270	1.000 Pembalap Tampil di Ajang Meikarta Autofest 2022 by DIGI 7 DigiCash 1,000 Riders Appear at Meikarta Autofest 2022 by DIGI 7 DigiCash	29 Agustus 2022 August 29, 2022
271	Cacar Monyet Masuk Indonesia, Berikut 5 Faktanya! Monkey Pox Enters Indonesia, Here Are 5 Facts!	29 Agustus 2022 August 29, 2022
272	bank **bjb** Cabang Balaraja Menyelenggarakan Kegiatan Gerakan Hari Menabung Kepada Para Pelajar di Kabupaten Tangerang bank **bjb** Balaraja Branch Organizes Savings Day Movement Activities for Students in Tangerang Regency	29 Agustus 2022 August 29, 2022
273	Ekonomi RI Tahun 2023 Diproyeksi Tumbuh 5,3% yoy Indonesia's Economy in 2023 Projected to Grow 5.3% yoy	29 Agustus 2022 August 29, 2022
274	Pentingnya Budaya Perusahaan The Importance of Corporate Culture	30 Agustus 2022 August 30, 2022
275	Daftar Makanan yang Harus Dihindari Saat Kolesterol Tinggi List of Foods to Avoid When Cholesterol is High	30 Agustus 2022 August 30, 2022
276	Mamprangkeun Literasi dan Inklusi Keuangan, bank **bjb** Cabang Subang sosialisasi SIMPEL" Promoting Financial Literacy and Inclusion, bank **bjb** Subang Branch socialization SIMPEL"	30 Agustus 2022 August 30, 2022
277	Perjanjian Kerjasama bank **bjb** Cabang Rangkasbitung dengan RSUD Kab. Lebak dr. Adjidarmo Terkait Layanan Pengelolaan Rumah Sakit Cooperation Agreement between bank **bjb** Rangkasbitung Branch and Rsud Kab. Lebak dr. Adjidarmo Regarding Hospital Management Services	30 Agustus 2022 August 30, 2022
278	Sosialisasi Pemberdayaan Prapensiun PT. Pertamina Persero Socialization of Pre-retirement Empowerment of PT. Pertamina Persero	01 September 2022 September 01, 2022

No.	Judul Title	Tanggal Date
279	Ayo kita pahami apa itu Budaya Perusahaan Let's understand what a Corporate Culture is	01 September 2022 September 01, 2022
280	Dibatasi Berdasarkan cc, Mobil-mobil Ini Terancam Tak Bisa 'Minum' Pertalite Lagi Restricted Based on cc, These Cars Are Threatened To Not Being Able To 'Consume' Pertalite	01 September 2022 September 01, 2022
281	6 Alternatif Protein Pengganti Telur yang Lagi Mahal, Lebih Bergizi 6 More Nutritious Egg-Replacement Protein Alternatives	01 September 2022 September 01, 2022
282	*Refreshment* Produk *Bancassurance* Cabang Hasyim Ashari Bancassurance Product Refreshment Hasyim Ashari Branch	02 September 2022 September 02, 2022
283	Era VUCA dan Cara Menghadapinya The VUCA Era and How to Deal with It	02 September 2022 September 02, 2022
284	YEZ (*Young Entrepreneur Success Zone*) 2022 by bank **bjb** YEZ (Young Entrepreneur Success Zone) 2022 by bank **bjb**	05 September 2022 September 05, 2022
285	Aneka Kuliner Khas Tegal yang Wajib Great People Cicipi Various Tegal Specialties that Great People Must Taste	05 September 2022 September 05, 2022
286	*Launching* Digitalisasi bank **bjb** Cabang Kuningan dengan BUMDesa Arya Kamuning di Objek Wisata Telaga Biru Cicerem Desa Kaduela Kabupaten Kuningan Launching of digitalization of bank **bjb** Kuningan Branch with BUMDesa Arya Kamuning at Telaga Biru Cicerem Tourism Object, Kaduela Village, Kuningan Regency	05 September 2022 September 05, 2022
287	4 Zodiak Paling Beruntung selama Bulan September 2022 The 4 Luckiest Zodiac Signs during September 2022	06 September 2022 September 06, 2022
288	Penting ga sih, Komunikasi? Is Communicaton Important?	06 September 2022 September 06, 2022
289	Sosialisasi Dana Pensiun Lembaga Keuangan (DPLK) untuk Seluruh Anggota PUSBEKANGAD Socialization of Financial Institution Pension Fund (DPLK) for All PUSBEKANGAD Members	06 September 2022 September 06, 2022
290	Makanan Khas Banten yang Wajib Dicoba A must try signature dish from Banten	07 September 2022 September 07, 2022
291	Fotografi Lewat HP? Gak kalah bagus kok Photography Via Mobile? It's still good anyway	07 September 2022 September 07, 2022
292	Penyerahan Kotak Amal Digital bank **bjb** Cabang Tegal Untuk Mendukung Program QRIS Rumah Ibadah di Kota Pekalongan Submission of Digital Charity Box of bank **bjb** Tegal Branch to Support the QRIS Program for Houses of Worship in Pekalongan City	07 September 2022 September 07, 2022
293	Literasi DPLK kepada Anggota Polisi Militer Angkatan Laut DPLK Literacy to Members of the Naval Military Police	08 September 2022 September 08, 2022
294	HC *Onsite Program - Culture Booster Program* Tahun 2022- *Trust Cross Colaboration* bersama HCBP Regional 4\ HC Onsite Program - Culture Booster Program in 2022- Trust Cross Colaboration with HCBP Regional 4	08 September 2022 September 08, 2022
295	Pentingnya Financial Planning Untuk Hari Tua yang Bahagia The Importance of Financial Planning For Happy Old Age	08 September 2022 September 08, 2022
296	Tips Menjaga Data Pribadi di Internet Tips for Maintaining Personal Data on the Internet	08 September 2022 September 08, 2022
297	Hari Pelanggan Kantor Cabang Hasyim Ashari Hasyim Ashari Branch Office Customer Day	09 September 2022 September 09, 2022
298	Tips Padu-padan Pakaian Smart Casual Wanita, *Great People* Wajib Coba! Tips for Matching Women's Smart Casual Clothing, Great People Must Try!	09 September 2022 September 09, 2022
299	*Workshop* Pembekalan Kewirausahaan PNS Pra Pensiun Wilayah DKI Jakarta dan Pelaksanaan Akad Kredit Konsumer Serentak Debitur KPPB Workshop on Debriefing Entrepreneurship of Pre-Retirement Civil Servants in the DKI Jakarta Region and Implementation of Simultaneous Consumer Credit Agreements for KPPB Debtors	09 September 2022 September 09, 2022
300	PKS bank **bjb** Cabang Daan Mogot dengan PT. Asuransi Tugu Pratama, Tbk (Tugu Insurance) PKS bank **bjb** Daan Mogot Branch with PT. Tugu Pratama Insurance, Tbk (Tugu Insurance)	09 September 2022 September 09, 2022
301	*Ceremonial* Program **bjb** KPR Bagi Pegawai PT Asuransi Tugu Pratama, Tbk (Tugu Insurance) Ceremonial Program **bjb** KPR for Employees of PT Asuransi Tugu Pratama, Tbk (Tugu Insurance)	12 September 2022 September 12, 2022
302	Peran Integritas Personal Untuk Menghindari Tindakan *Fraud* The Role of Personal Integrity to Avoid Fraud	12 September 2022 September 12, 2022
303	Pelaksanaan Kegiatan Rekreasi Divisi Human Capital Tahun 2022 Implementation of Recreation Activities for the Human Capital Division in 2022	12 September 2022 September 12, 2022
304	HC *Onsite Program* - Penguatan Budaya Perusahaan Integrity x Cross Collaboration di Cabang Tamansari HC Onsite Program - Strengthening Corporate Culture Integrity x Cross Collaboration in Tamansari Branch	12 September 2022 September 12, 2022

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305	bank **bjb** *proudly present*: DigiCash Playlist Live Festival 2.0 **bjb** bank proudly present: DigiCash Playlist Live Festival 2.0	13 September 2022 September 13, 2022
306	*Refresh* lagi yuk *Great People* Tentang Kode Etik Bankir Let's refresh the Great People About the Banker Code of Conduct	13 September 2022 September 13, 2022
307	Penandatanganan Perjanjian Kerjasama dengan 6 Mitra Developer di wilayah Kota Tangerang Selatan & Kabupaten Pandeglang The Signing of Cooperation Agreement with 6 Developer Partners in South Tangerang City & Pandeglang Regency	13 September 2022 September 13, 2022
308	HC *Onsite Program* - Sosialisasi *Culture Awareness* di Cabang Tangerang HC Onsite Program - Socialization of Culture Awareness in Tangerang Branch	13 September 2022 September 13, 2022
309	Menjadi Seorang yang Jujur Dalam Bekerja, Penting! Being An Honest Person At Work, Important!	14 September 2022 September 14, 2022
310	Cakap Digital Termasuk Memahami Penggunaan Teknologi untuk Memudahkan Kehidupan Digital Skills Including Understanding the Use of Technology to Facilitate Life	14 September 2022 September 14, 2022
311	Kolaborasi Untuk Maksimalkan Hasil Collaboration To Maximize Results	14 September 2022 September 14, 2022
312	Tangsel Marathon 2022 Tangsel Marathon 2022	14 September 2022 September 14, 2022
313	Berbagai Kuliner Khas Tangerang yang Enak Tanpa Menguras Kantong Various Delicious Tangerang Culinary Specialties Without Making You Broke	15 September 2022 September 15, 2022
314	bank **bjb** proudly present: Westlife The Wild Dreams Tour bank **bjb** proudly presents: Westlife The Wild Dreams Tour	15 September 2022 September 15, 2022
315	Sosialisasi Kredit Mesra, Laku Pandai dan QRIS Kepada Pelaku Usaha UMKM di bawah binaan Dinas Koperasi dan UMKM Kabupaten Cirebon Socialization of Intimate Credit, Smart Practice, and QRIS to MSME Business Entrepreneur under the guidance of the Cirebon Regency Cooperatives and MSMEs Office	15 September 2022 September 15, 2022
316	Edukasi dan Aktivasi Penggunaan **bjb** Digi, Digi Cash dan Qris Merchant Education and Activation of the Use of **bjb** Digi, Digi Cash and Qris Merchant	15 September 2022 September 15, 2022
317	Sedang Berkunjung ke Kota Serang? Sempatkan Datang Kesini Yuk! Visiting Serang City? Have Time to Come Here Let's Go!	16 September 2022 September 16, 2022
318	Antusias Kantor Kecamatan Pasar Minggu Dalam Sosialisasi Produk DPLK dan Produk Kredit Konsumer bank **bjb** KC Hasyim Ashari The Enthusiasm of Pasar Minggu District Office in Socialization of DPLK Products and Consumer Credit Products of bank **bjb** KC Hasyim Ashari	16 September 2022 September 16, 2022
319	Peresmian Gedung Baru bank **bjb** Kantor Cabang Tegal Inauguration of New Building of bank **bjb** Tegal Branch Office	16 September 2022 September 16, 2022
320	Labuan, Kota Kecil Pesisir Selat Sunda Labuan, a Small Coastal Town of Sunda Strait	19 September 2022 September 19, 2022
321	Mengenal Blue Therapy yang Bermanfaat bagi Kesehatan Fisik dan Mental Getting to Know Blue Therapy that is Beneficial for Physical and Mental Health	19 September 2022 September 19, 2022
322	Keseruan *Event* DigiCash *Playlist Live Festival* 2.0 DigiCash Playlist Live Festival 2.0 Event Excitement	20 September 2022 September 20, 2022
323	Pentingnya menjaga Kesehatan Mental The Importance of maintaining Mental Health	20 September 2022 September 20, 2022
324	Statement Integrity from Board of Director Statement Integrity from Board of Director	20 September 2022 September 20, 2022
325	Pelepasan Kontingen bank **bjb** PORSEBANK BMPD 2022 Release of **bjb** bank contingent PORSEBANK BMPD 2022	20 September 2022 September 20, 2022
326	Pentingnya Integritas dan Kejujuran Hati The Importance of Integrity and Honesty of Heart	21 September 2022 September 21, 2022
327	Kebocoran Data : Ujian Keamanan Industri Perbankan Data Leakage : Banking Industry Security Test	21 September 2022 September 21, 2022
328	5 Tempat Wisata di Tegal Yang Wajib *Great People* Kunjungi 5 Tourist Attractions in Tegal That Great People Must Visit	21 September 2022 September 21, 2022
329	HIPMI Basketball Competition & Bazzar UMKM Kota Tegal HIPMI Basketball Competition & Bazzar UMKM Tegal City	21 September 2022 September 21, 2022

No.	Judul Title	Tanggal Date
330	Hidup Lebih Tenang dan Bahagia Dengan 5 Cara Ini Live Calmer and Happier With These 5 Ways	22 September 2022 September 22, 2022
331	Gajian Sebentar Lagi, Ini 5 Tips Atur Keuangan Agar Gaji Tidak Cepat Habis Payday Is Coming, Here Are 5 Tips for Managing Finances So That Salaries Don't Run Out Quickly	22 September 2022 September 22, 2022
332	*Great People* merasa Baper di Tempat Kerja? Yuk, Kelola Emosi Secara Efektif dengan Tips Ini Do Great People get carried away with emotions easily at Work? Let's Manage Emotions Effectively with These Tips	22 September 2022 September 22, 2022
333	Butuh Semangat Kerja? Ini ide 4 *Playlist Spotify* untuk *Great People*! Need Morale? Here's an idea of 4 Spotify Playlists for Great People!	23 September 2022 September 23, 2022
334	6 Penyebab Kolesterol Mudah Naik, Hati-hati Great People Perlu Konsultasi 6 Causes of Cholesterol Rise Easily, Be Careful Great People Need Consultation	23 September 2022 September 23, 2022
335	Webinar *Financial Education* bagi Pegawai Perum BULOG Tema "*Financial Resilience In The Era of Uncertainty*" Financial Education Webinar for BULOG Perum Employees Theme "Financial Resilience In The Era of Uncertainty"	26 September 2022 September 26, 2022
336	Mampu Meningkatkan Energi dan Suasana Hati, Ini Manfaat Sarapan Pagi Being able to Improve Energy and Mood, These Benefits of Breakfast	26 September 2022 September 26, 2022
337	PKS bank **bjb** Cabang Daan Mogot dengan PT. Era Prima Propertindo PKS bank **bjb** Daan Mogot Branch with PT. Era Prima Propertindo	27 September 2022 September 27, 2022
338	Rizky Febian *Concert at PSCC* Kota Palembang *Sponsored by* bank **bjb** Rizky Febian Concert at PSCC Palembang City Sponsored by bank **bjb**	27 September 2022 September 27, 2022
339	Penandatanganan Perjanjian Kredit Antara PT BPR Kerta Raharja Gemilang (Perseroda) dengan bank **bjb** KC Balaraja The Signing of Credit Agreement Between PT BPR Kerta Raharja Gemilang (Perseroda) and bank **bjb** KC Balaraja	27 September 2022 September 27, 2022
340	Internal *Job Posting* Direksi Bank Perkreditan Rakyat (BPR) Internal Job Posting of Directors of Bank Perkreditan Rakyat (BPR)	28 September 2022 September 28, 2022
341	Minuman Teh Kekinian, Pembuka Mata Kita Terhadap Konsumsi Gula Sehari - hari Contemporary Tea Drinks, Our Eye-Opener To Daily Sugar Consumption	28 September 2022 September 28, 2022
342	**bjb** Karawang Selaksa Warna 2.0 Sukses Digelar Untuk Memperingati HUT Karawang Ke 389 **bjb** Karawang Selaksa Warna 2.0 Successfully Held to Commemorate the 389th Anniversary of Karawang	28 September 2022 September 28, 2022
343	BI BIKIN SHOCK! SUKU BUNGA ACUAN NAIK 50 BPS JADI 4,25% BI SHOCKS! BENCHMARK INTEREST RATE RISES 50BPS TO 4.25%	29 September 2022 September 29, 2022
344	Sosialisasi dan Pelatihan Wirausaha Bersama Anggota HIMPANA Socialization and Entrepreneurship Training with HIMPANA Members	29 September 2022 September 29, 2022
345	Cara Menghentikan "*Sugar Craving*" How to stop "Sugar Craving"	29 September 2022 September 29, 2022
346	Minum Air Putih Dengan Baik Tingkatkan Produktivitas Drinking Water Well Increases Productivity	03 Oktober 2022 October 03, 2022
347	Sosialisasi Bersama BPBD Terkait Penyaluran Kredit Masa Persiapan Pensiun dan Produk DPLK Socialization with BPBD Related to Retirement Preparation Credit Distribution and DPLK Products	03 Oktober 2022 October 03, 2022
348	Musim Hujan Tiba, Jangan Lupa Bawa 7 Perlengkapan Ini saat Hendak Bepergian The Rainy Season Is Coming, Don't Forget to Bring These 7 Supplies when You Want to Travel	04 Oktober 2022 October 04, 2022
349	Sosialisasi QRIS di Tempat Ibadah IPDN Jatinangor QRIS Socialization at IPDN Jatinangor Place of Worship	04 Oktober 2022 October 04, 2022
350	Bank **bjb** *proudly present: YEZ - Young Entrepreneur Success Zone* - Series Makassar bank **bjb** proudly presents: YEZ - Young Entrepreneur Success Zone - Series Makassar	04 Oktober 2022 October 04, 2022
351	KOTA LAMA SEMARANG KOTA LAMA SEMARANG	05 Oktober 2022 October 05, 2022
352	4 Minuman Pembersih Usus, Diyakini Mempan Bikin Pencernaan Lancar Anti Sembelit 4 Intestinal Cleansing Drinks, Believed to Make Digestion Smooth Anti-Constipation	05 Oktober 2022 October 05, 2022
353	Sejarah Hari Batik Nasional, Peringatan sebagai Warisan Dunia History of National Batik Day, Commemoration as World Heritage	06 Oktober 2022 October 06, 2022
354	Grebek Pasar Sukatani bersama Bapak Gubernur Jawa Barat Grebek Pasar Sukatani with the Governor of West Java	06 Oktober 2022 October 06, 2022
355	5 Rekomendasi Tempat Wisata Batam yang Wajib di Kunjungi 5 Recommended Batam Tourist Attractions that Must Be Visited	07 Oktober 2022 October 07, 2022
356	Catat, Ini 5 Cara Menenangkan Pikiran di Kantor Take Note, These 5 Ways to Calm the Mind in the Office	10 Oktober 2022 October 10, 2022

No.	Judul Title	Tanggal Date
357	Jaga Kondisi Tubuh Agar Tetap *Fit* di Musim Hujan Keep Your Body Fit in the Rainy Season	10 Oktober 2022 October 10, 2022
358	YEZ (*Young Entrepreneur Success Zone*) Kota Bandung by bank **bjb** Tahun 2022 YEZ (Young Entrepreneur Success Zone) Bandung City by bank **bjb** 2022	11 Oktober 2022 October 11, 2022
359	Sosialisasi KUR Pola Kemitraan Kepada Petani Mitra Binaan Asosiasi Petani Tebu Rakyat Indonesia (APTRI) Socialization of KUR Partnership Pattern to Farmers Partners Assisted by the Indonesian People's Sugarcane Farmers Association (APTRI)	11 Oktober 2022 October 11, 2022
360	*Hunt Fresh Talent for The New* **bjb** Dynamic Look 2023 Hunt Fresh Talent for The New **bjb** Dynamic Look 2023	11 Oktober 2022 October 11, 2022
361	Ini 6 Efek Kebanyakan Tidur bagi Kesehatan Tubuh These are 6 Effects of Too Much Sleep on Body Health	12 Oktober 2022 October 12, 2022
362	Tips Aman Berkendara Saat Hujan Deras Tips for Driving Safely During Heavy Rain	17 Oktober 2022 October 17, 2022
363	Hari Batik Nasional 2022 National Batik Day 2022	17 Oktober 2022 October 17, 2022
364	Penandatanganan Perjanjian Kredit antara PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan PT Dahana The Signing of Credit Agreement between PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk with PT Dahana	17 Oktober 2022 October 17, 2022
365	Kenali *Fraud* dan Ketahui Dampak *Fraud* Bagi Perusahaan dan Pegawai Recognizing and Knowing the Impact of Fraud on Companies and Employees	18 Oktober 2022 October 18, 2022
366	Buah-buahan Ini Baik Dikonsumsi saat Musim Hujan, Tingkatkan Kekebalan Tubuh These Fruits Are Good to Eat during the Rainy Season, Boost Immunity	18 Oktober 2022 October 18, 2022
367	Internal *Job Posting Manager Development Program* (MDP) Angkatan 2 Tahun 2022 Internal Job Posting Manager Development Program (MDP) Batch 2 of 2022	18 Oktober 2022 October 18, 2022
368	Olimpiade **bjb** CLUB Tahun 2022 2022 **bjb** CLUB Olympics	19 Oktober 2022 October 19, 2022
369	*Blood Donation* bank **bjb** Cabang Daan Mogot, PMI, Radjak Hospital dan Puri Indah Mall Blood Donation bank **bjb** Daan Mogot Branch, PMI, Radjak Hospital and Puri Indah Mall	19 Oktober 2022 October 19, 2022
370	**bjb** CLUB Basket Sukses Tembus Final Liga Jasa Keuangan **bjb** Basketball CLUB Successfully Breaks Through Financial Services League Finals	20 Oktober 2022 October 20, 2022
371	Pasca Pandemi, Serangan Malware ke ATM Makin Mengganas Post-Pandemic, Malware Attacks on ATMs Are Getting Worse	20 Oktober 2022 October 20, 2022
372	5 Minuman Pembersih Ginjal, Cocok Diminum Kapan Saja 5 Kidney Cleansing Drinks, Suitable to Drink at Any Time	24 Oktober 2022 October 24, 2022
373	RI Resesi? Apa yang harus dilakukan? Is Indonesia Having A Recession?What Should We Do?	24 Oktober 2022 October 24, 2022
374	Runner Up **bjb** Club Bolas Basket Dalam Event Liga Jasa Keuangan 2022 BP Jamsostek Runner Up **bjb** Basketball Club In Financial Services League Event 2022 BP Jamsostek	25 Oktober 2022 October 25, 2022
375	Sosialisasi Program Kerja Dewan Pendidikan Kabupaten Bogor Socialization of the Bogor Regency Board of Education Work Plan	25 Oktober 2022 October 25, 2022
376	Baksos & Ulin Ka Leuweung Badak Bersama **bjb** Pandeglang dan TNI Baksos & Ulin Ka Leuweung Badak Together with **bjb** Pandeglang and Indonesian National Army	26 Oktober 2022 October 26, 2022
377	**bjb** CLUB Futsal: Bungkam Tim Security lewat adu penalti, Tim Divisi Information of Technology mempertahankan gelar Juara Direksi Cup Futsal **bjb** Futsal CLUB: win against Security Team on penalties, Information of Technology Division Team defends Futsal Cup Directors Champion title	26 Oktober 2022 October 26, 2022
378	Bank Indonesia Meluncurkan Desa Digital Ketahanan Pangan di Kabupaten Bogor Bank Indonesia Launches Food Security Digital Village in Bogor Regency	27 Oktober 2022 October 27, 2022
379	*Technical Assessment* Program Tahapan Presentasi dan Interview pada Jabatan Relationship Officer Konsumer & Sales Force **bjb** Prioritas Technical Assessment Program Presentation and Interview Stages in the Position of Consumer Relationship Officer & Sales Force **bjb** Prioritas	28 Oktober 2022 October 28, 2022
380	Divisi Human Capital bank **bjb** Meraih Penghargaan Paritrana Award 2022 Human Capital Division of bank **bjb** Wins Paritrana Award 2022	28 Oktober 2022 October 28, 2022
381	Makanan Legendaris Bekasi - Cikarang Bekasi Legendary Food - Cikarang	28 Oktober 2022 October 28, 2022

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382	Penandatanganan Perjanjian Kredit antara PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan PT Permodalan Nasional Madani The Signing of Credit Agreement between PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk with PT Permodalan Nasional Madani	01 November 2022 November 01, 2022
383	Penandatanganan Perjanjian Kerjasama Antara bank **bjb** dengan TNI AD, Hadirkan Layanan Perbankan Bagi Personel The Signing of Cooperation Agreement Between bank **bjb** and TNI AD, Presenting Banking Services for Personnel	01 November 2022 November 01, 2022
384	Keseruan Perayaan Hari Ulang Tahun (HUT) **bjb** CLUB ke 7 The Excitement of **bjb** CLUB's 7th Anniversary Celebration	02 November 2022 November 02, 2022
385	Berapa Kebutuhan Dana Daruratku? How Much Does My Emergency Fund Need?	02 November 2022 November 02, 2022
386	Seruput Bakso Legendaris di Blok S, Sudah Lahir Sejak Tahun 1970 Seruput Legendary Meatballs in Block S, Established Since 1970	03 November 2022 November 03, 2022
387	Begini Kiat Menjaga Daya Tahan Tubuh Saat Musim Pancaroba Datang Here are Tips for Maintaining Endurance When Transition Season Comes	03 November 2022 November 03, 2022
388	Ikutan Ngonten Challenge DPLK Yuk! Join the DPLK Ngonten Challenge!	04 November 2022 November 04, 2022
389	Berikan Dukunganmu Untuk Tim **bjb** CLUB Yuk di Kompetisi Paduan Suara Sektor Jasa Keuangan Tahun 2022 Let's Give Your Support For The **bjb** CLUB Team in the Financial Services Sector Choir Competition in 2022	04 November 2022 November 04, 2022
390	Menelusuri Popularitas Nasi Uduk Kebon Kacang di Jakarta Exploring the Popularity of Nasi Uduk Kebon Kacang in Jakarta	07 November 2022 November 07, 2022
391	Sosial Kolaborasi Sekar, 1 Dekade Kantor Wilayah 3 Sekar Social Collaboration, 1 Decade of Regional Office 3	08 November 2022 November 08, 2022
392	*Fashion Week Show* Ciayumajakuning *Enterpreneur Festival* (CEF) ke 7 Tahun 2022 7th Fashion Week Show Ciayumajakuning Entrepreneur Festival (CEF) 2022	08 November 2022 November 08, 2022
393	5 Makanan Khas Pangandaran yang Wajib Great People Coba 5 Pangandaran Signature Dishes that Great People Must Try	09 November 2022 November 09, 2022
394	Angka Gagal Ginjal Akut Tembus Batas tak Wajar, Kenali Gejala dan Penanganannya Acute Kidney Failure Rate Breaks The Limit, Recognize the Symptoms and Treatment	09 November 2022 November 09, 2022
395	Penutupan Olimpiade **bjb** CLUB 2022 Closing of the 2022 **bjb** CLUB Olympics	09 November 2022 November 09, 2022
396	Evaluasi Kinerja dan Strategi Bisnis Kredit Ritel Kantor Cabang Di Wilayah IV Performance Evaluation and Business Strategy of Retail Credit Branch Offices in Region IV	09 November 2022 November 09, 2022
397	Siap Menikah, yakin beneran sudah siap? Ready to Get Married, are you sure you are really ready?	10 November 2022 November 10, 2022
398	Video "Kang Risman" Terkait Pengenalan Risiko Operasional "Kang Risman" Video On Operational Risk Introduction	10 November 2022 November 10, 2022
399	Penandantanganan Kerja Sama dengan Asosiasi Pemerintah Desa Seluruh Indonesia (APDESI) Provinsi Banten The Signing of Cooperation with the Association of Village Governments throughout Indonesia (APDESI) of Banten Province	10 November 2022 November 10, 2022
400	Penandatanganan Perjanjian Pemberian Fasilitas Kredit antara bank **bjb** dengan PT BPR *Modern Express* (Ambon) dan PT BPR Palu Lokadana Utama (Palu) The Signing of Credit Facility Agreement between bank **bjb** and PT BPR Modern Express (Ambon) and PT BPR Palu Lokadana Utama (Palu)	11 November 2022 November 11, 2022
401	A More Coffe and Space Hallowen Vibes Vol 2 Presented by bank **bjb** A More Coffe and Space Hallowen Vibes Vol 2 Presented by bank **bjb**	11 November 2022 November 11, 2022
402	Culture Awareness Onsite Program di Beberapa Kantor Cabang bank **bjb** Culture Awareness Onsite Program in Several Branch Offices of bank **bjb**	11 November 2022 November 11, 2022
403	bank **bjb** Cabang Bandar Lampung Melakukan Penandatanganan Perjanjian Pinjaman Daerah Kabupaten Pesawaran bank **bjb** Bandar Lampung Branch Signs Regional Loan Agreement for Pesawaran Regency	14 November 2022 November 14, 2022
404	Mendorong Budaya Menabung di SMAN 1 Jamanis Bersama bank **bjb** Cabang Singaparna Encouraging Savings Culture at SMAN 1 Jamanis with bank **bjb** Singaparna Branch	14 November 2022 November 14, 2022
405	*Family Gathering* **bjb** Cilegon *goes to* Taman Safari Indonesia Bogor Family Gathering **bjb** Cilegon goes to Taman Safari Indonesia Bogor	14 November 2022 November 14, 2022
406	Awas Musim Flu, Kenali Beda Gejalanya dengan Covid-19 Be safe of Flu Season, Recognize the Differences in Symptoms with Covid-19	15 November 2022 November 15, 2022

No.	Judul Title	Tanggal Date
407	MABAR - Marketingan Bareng ROK dengan ROI bank **bjb** Cabang Subang MABAR - Marketingan Together with ROK with ROI bank **bjb** Subang Branch	15 November 2022 November 15, 2022
408	Kota Tua Jakarta, Surga Kuliner Legendaris Kota Tua Jakarta, a Legendary Culinary Paradise	15 November 2022 November 15, 2022
409	I bank **bjb** Cabang Subang Bersinergi dengan SMKN 2 Subang untuk Program Tabungan SimPel bank **bjb** Subang Branch Synergizes with SMKN 2 Subang for SimPel Savings Program	16 November 2022 November 16, 2022
410	Tahapan Seleksi Offline **bjb** New Dynamic Look - Talent Hunt 2022 Offline Selection Stages **bjb** New Dynamic Look - Talent Hunt 2022	16 November 2022 November 16, 2022
411	*Coffee Morning* with bank **bjb** Cabang Subang Coffee Morning with bank **bjb** Subang Branch	17 November 2022 November 17, 2022
412	*Internal Job Posting* Divisi *Information Technology* Internal Job Posting Information Technology Division	17 November 2022 November 17, 2022
413	Panggung Rakyat PORPROV XIV Tahun 2022 Kolaborasi bank **bjb** Cabang Ciamis dan Pemerintah Kabupaten Ciamis Citizen's Stage PORPROV XIV 2022 Collaboration between bank **bjb** Ciamis Branch and Ciamis Regency Government	17 November 2022 November 17, 2022
414	bank **bjb** Cilegon Mengajak Pelajar SeKota Cilegon Gemar Menabung bank **bjb** Cilegon Invites Students in Cilegon City to Save Money	18 November 2022 November 18, 2022
415	bank **bjb** Mendukung OJK menciptakan 1 Rekening 1 Pelajar bank **bjb** Supports FAS to create 1 Student Account	18 November 2022 November 18, 2022
416	Covid-19 Naik Lagi, Lakukan Cara Ini Agar Tak Ketularan Covid-19 Rises Again, Follow These Steps To Avoid Contracting It	21 November 2022 November 21, 2022
417	Sosialisasi Tabungan Simpel bank **bjb** Cabang Subang dengan SMK Darul Maarif Socialization of Simple Savings at Bank **bjb** Subang Branch with SMK Darul Maarif	21 November 2022 November 21, 2022
418	Penyerahan CSR Perbaikan Lapangan Tennis Lapas Kelas IIB Cilacap Submission of CSR for Improvement of Prison Tennis Court Class IIB Cilacap	22 November 2022 November 22, 2022
419	Wayahe Liga Solo bank **bjb** Divisi 2 It's Time for Liga Solo bank **bjb** Division 2	22 November 2022 November 22, 2022
420	Mari Berdonasi untuk Gempa Bumi Cianjur Melalui Program **bjb** Great People Peduli Let's Donate to Cianjur Earthquake Through **bjb** Great People Peduli Program	22 November 2022 November 22, 2022
421	Sosialisasi Dalam Rangka Optimalisasi Produk bank **bjb** Socialization in the Context of Optimizing bank **bjb** Products	23 November 2022 November 23, 2022
422	Event Foto *Session Talent* **bjb** *New Dynamic Look* 2023 **bjb** New Dynamic Look Talent Session Photo Event 2023	23 November 2022 November 23, 2022
423	**bjb** *Dynamic Look Talent Develompent Class* 2022 **bjb** Dynamic Look Talent Develompent Class 2022	23 November 2022 November 23, 2022
424	Ceremony Kantor Cabang Pembantu Tipe A Pesawaran Cabang Bandar Lampung Ceremony of Sub-Branch Office Type A Pesawaran Bandar Lampung Branch	24 November 2022 November 24, 2022
425	Sosialisasi Perjanjian Kerjasama Antara bank **bjb** dengan TNI - AD Socialization of Cooperation Agreement Between bank **bjb** and Indonesian National Army	24 November 2022 November 24, 2022
426	8 Manfaat Daun Kemangi untuk Kesehatan yang Perlu Diketahui 8 Benefits of Basil Leaves for Health You Need to Know	25 November 2022 November 25, 2022
427	Sosialisasi *Bancassurance Equity* bank **bjb** Cabang Subang dengan KEJARI Subang Socialization of Bancassurance Equity bank **bjb** Subang Branch with KEJARI Subang	25 November 2022 November 25, 2022
428	bank **bjb** Melaksanakan Peresmian Kantor Cabang Pembantu Pesawaran **bjb** bank Inaugurates Pesawaran Sub-Branch Office	28 November 2022 November 28, 2022
429	Ini Tips Menjaga Kesehatan di Musim Hujan These Are Tips for Maintaining Health in the Rainy Season	28 November 2022 November 28, 2022
430	bank **bjb** Melaksanakan Peresmian Kantor Cabang Pembantu Kudus 430 **bjb** banks Inaugurate Kudus Sub-Branch Office November 29, 2022	29 November 2022 November 29, 2022
431	Yuk kita eksplor Seri Kuliner Ciamis! Let's explore the Ciamis Culinary Series!	29 November 2022 November 29, 2022
432	Penandatanganan Perjanjian Kredit antara PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dengan PT Wijaya Karya Beton Tbk The Signing of Credit Agreement between PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk with PT Wijaya Karya Beton Tbk	30 November 2022 November 30, 2022

No.	Judul Title	Tanggal Date
433	bank **bjb** Raih Penghargaan Human Capital & Performance Awards 2022 bank **bjb** Wins Human Capital & Performance Awards 2022	1 Desember 2022 December 1, 2022
434	Dynamic Look bank **bjb** Tahun 2023 bank **bjb** Dynamic Look 2023	1 Desember 2022 December 1, 2022
435	bank **bjb** Cabang Subang kembali ber-SimPel dengan SMK Bina Taruna Jalancagak Subang bank **bjb** Subang Branch returns to SimPel with SMK Bina Taruna Jalancagak Subang	1 Desember 2022 December 1, 2022
436	Great People Peduli - Donor Darah Great People Care – Blood Donation	2 Desember 2022 December 2, 2022
437	MABAR (Marketingan Bareng) ASN MILENIAL SUBANG bersama bank **bjb** Cabang Subang MABAR (Marketingan Bareng) ASN MILLENNIAL SUBANG with bank **bjb** Subang Branch	2 Desember 2022 December 2, 2022
438	5 Cara Meningkatkan Integritas Diri 5 Ways to Improve Self-Integrity	2 Desember 2022 December 2, 2022
439	bank **bjb** Cabang Subang turut serta dalam kegiatan Jalan Santai HUT PGRI & HGN 2022 bank **bjb** Subang Branch participated in the Jalan Santai PGRI & HGN 2022 Anniversary	5 Desember 2022 December 5, 2022
440	Yuk Kita Eksplor Seri Kuliner Ciamis! Let's explore the Ciamis Culinary Series!	5 Desember 2022 December 5, 2022
441	Ada Rencana Berlibur ke Balikpapan? Ini Dia Referensi Kuliner yang Wajib Great People Coba! Do You Have a Vacation Plan to Balikpapan? Here Are The Culinary References That Great People Must Try!	6 Desember 2022 December 6, 2022
442	Aplikasi **bjb** Disentra Sebagai Media Belajar Kewirausahaan bagi Para Pelaku UMKM **bjb** Disentra Application as a Medium for Learning Entrepreneurship for MSME Entrepreneur	6 Desember 2022 December 6, 2022
443	Penandatanganan Perjanjian Kerjasama (PKS) Waterbill Payment dengan Perumda Tirta Musi Palembang The Signing of Waterbill Payment Cooperation Agreement (PKS) with Perumda Tirta Musi Palembang	7 Desember 2022 December 7, 2022
444	8 Buku *Quarter Life Crisis* yang bikin *Great People* siap menghadapi kehidupan 8 Quarter Life Crisis books that make Great People ready for life	7 Desember 2022 December 7, 2022
445	Gempa Sukabumi Bermagnitudo 5,8 Sukabumi Earthquake with Magnitude 5.8	8 Desember 2022 December 8, 2022
446	Penandatanganan Nota Kesepakatan Bersama Penggunaan Produk dan Jasa Layanan Perbankan Antara bank **bjb** dan Pemerintah Kabupaten Bogor The Signing of a Memorandum of Agreement on the Use of Banking Products and Services Between bank **bjb** and the Bogor Regency Government	8 Desember 2022 December 8, 2022
447	Survey pengukuran tingkat kesehatan budaya organisasi melalui program *Organization Culture Health Index* (OCHI) & *Employee Engagement Survey* (EES) Survey of measuring the level of organizational culture health through the Organization Culture Health Index (OCHI) & Employee Engagement Survey (EES) program	9 Desember 2022 December 9, 2022
448	Partisipasi bank **bjb** dalam rangka memperingati Hari Anti Korupsi Sedunia (Hakordia) tahun 2022 Bank **bjb**'s participation in commemoration of World Anti-Corruption Day (Hakordia) in 2022	9 Desember 2022 December 9, 2022
449	Penyaluran Bantuan Sosial BLT BBM di 8 Kecamatan Se-Kota Cilegon bersama bank **bjb** Cabang Cilegon dan Dinas Sosial Kota Cilegon Distribution of BLT BBM Social Assistance in 8 Districts throughout Cilegon City together with bank **bjb** Cilegon Branch and Cilegon City Social Service	9 Desember 2022 December 9, 2022
450	Penegasan Ketentuan Cuti Pegawai bank **bjb** Affirmation of Employee Leave Provisions of **bjb** bank	12 Desember 2022 December 12, 2022
451	Penandatanganan Perjanjian Kerjasama bank **bjb** Kantor Cabang Tegal dengan PT Ratnapura Bianka Signing of Cooperation Agreement between Bank **bjb** Tegal Branch Office and PT Ratnapura Bianka	12 Desember 2022 December 12, 2022
452	HCBP Forum Regional 3 "*Integrity & Fraud Awareness*" HCBP Forum Regional 3 "Integrity & Fraud Awareness"	12 Desember 2022 December 12, 2022
453	Penyerahan CSR bank **bjb** Cabang Subang untuk Pengadaan Sarana Gedung Utama Lantai 2 Universitas Subang Handover of CSR of bank **bjb** Subang Branch for Procurement of Main Building Facilities on the 2nd Floor of Subang University	13 Desember 2022 December 13, 2022
454	*Familycation* Divisi Korporasi bank **bjb** Tahun 2022 "*Nowvember to Remember*" 2022 Familycation Corporate Division of **bjb** bank "November to Remember"	14 Desember 2022 December 14, 2022
455	*Fund Fact Sheet* DPLK Fund Fact Sheet DPLK	14 Desember 2022 December 14, 2022
456	*Self Acceptance*: Arti, Manfaat, dan Pengaruhnya di Dunia Kerja Self Acceptance: Its Meaning, Benefits, and Influence in the World of Work	15 Desember 2022 December 15, 2022
457	PKS dengan 6 Mitra Developer di **bjb** Wilayah IV PKS with 6 Developer Partners in **bjb** Region IV	15 Desember 2022 December 15, 2022

No.	Judul Title	Tanggal Date
458	HCBP FORUM - *Employee Wellness with Change Agent* HCBP FORUM - Employee Wellness with Change Agent	16 Desember 2022 December 16, 2022
459	bank **bjb** Juara Umum Porsebank 2022 Sub BMPD Ciayumajakuning bank **bjb** General Champion Porsebank 2022 Sub BMPD Ciayumajakuning	19 Desember 2022 December 19, 2022
460	Waspada! Kehajatan Phising Mengintai Anda Alert! Phishing Woes Lurk You	20 Desember 2022 December 20, 2022
461	4 Makanan untuk Meningkatkan Gula Darah Rendah yang Aman 4 Foods to Raise Safe Low Blood Sugar	20 Desember 2022 December 20, 2022
462	Cara Balikin Kondisi Tubuh di Tengah Padatnya Kerjaan, Yuk Dicoba! How to Reverse the Condition of the Body in the Midst of Dense Work, Let's Try It!	21 Desember 2022 December 21, 2022
463	*Grand Launching Transformation Digital* Layanan Publik Pemerintah Jawa Barat Grand Launching of Digital Transformation of West Java Government Public Services	21 Desember 2022 December 21, 2022
464	Kolaborasi dan Sinergitas bank **bjb** Semarang dengan Komunitas UMKM Rakyat Semarang Kuliner "RANGKUL" Collaboration and Synergy between bank **bjb** Semarang and the Semarang Culinary MSME Community "EMBRACE"	22 Desember 2022 December 22, 2022
465	Selamat Hari Ibu Untuk Ibuku dan seluruh Wanita Hebat **bjb** Happy Mother's Day To My Mother and all the Great Women **bjb**	22 Desember 2022 December 22, 2022
466	Penyerahan Penghargaan Anugerah **bjb** BUNGAH 2022 bersama bank **bjb** Cabang Subang Presentation of the Anugerah **bjb** BUNGAH 2022 Award with bank **bjb** Subang Branch	23 Desember 2022 December 23, 2022
467	Habis Gajian? Ini Dia Cara Pintar Mengatur Gaji Bulanan! Have you got your Payday? Here's a Smart Way to Manage a Monthly Salary!	26 Desember 2022 December 26, 2022
468	*Launching* Desa Digital di Desa Pulosari Bersama bank **bjb** Cabang Soreang Launching of Digital Village in Pulosari Village with bank **bjb** Soreang Branch	26 Desember 2022 December 26, 2022
469	Penandatanganan perjanjian Kerjasama antara bank **bjb** Cabang Subang dengan PT Subang Sejahtera Signing of Cooperation agreement between bank **bjb** Subang Branch and PT Subang Sejahtera	27 Desember 2022 December 27, 2022
470	Sederet Larangan Jokowi soal Rokok Jokowi's Ban List on Cigarettes	27 Desember 2022 December 27, 2022
471	Kunjungan Direksi dalam Rangka Semangat Akhir Tahun dan Menyambut Tahun Baru 2023 Board of Directors' Visit in the Context of Year-End Spirit and Welcoming the New Year 2023	28 Desember 2022 December 28, 2022
472	Bukan Badai, BMKG Prediksi Hujan Intensitas Sedang-Lebat Hari Ini Not a Storm, BMKG Predicts Moderate-Heavy Intensity Rain Today	28 Desember 2022 December 28, 2022
473	Memaknai Tahun Baru sebagai *Great People* bank **bjb** Interpreting the New Year as Great People bank **bjb**	29 Desember 2022 December 29, 2022
474	7 Persiapan Menyambut Tahun Baru 2023, Sederhana tapi Bermakna 7 Preparations for the New Year 2023, Simple but Meaningful	30 Desember 2022 December 30, 2022

Adapun edisi majalah **bjb** Prioritas, sebagai berikut:

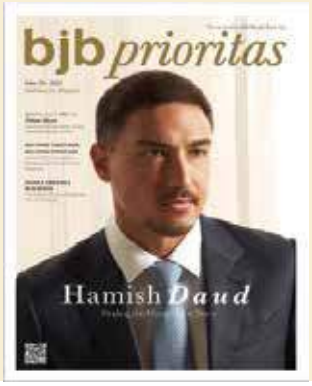
The **bjb** Prioritas magazine editions are as follows:

Majalah bjb prioritas di tahun 2022 terdiri dari 3 (tiga) edisi dengan tema yang berkesimbungan, sebagai berikut:
Priority **bjb** magazine in 2022 consists of 3 (three) issues with continuous themes, as follows:

1. **Edisi 28, dengan Tema Srikandi Nusantara Terbit di bulan Maret 2022.**
Issue 28, with the theme Srikandi Nusantara Published in March 2022



2. **Edisi 29, dengan Tema Indonesia Mapan Terbit di bulan Juni 2022.**
Issue 29, with the Theme of Established Indonesia Published in June 2022.



3. **Edisi 30, dengan Tema Indonesia Kreatif Terbit di bulan September 2022.**
Issue 30, with the theme of Creative Indonesia Published in September 2022.



Transparansi Penyampaian Laporan

Transparency of Report Submission

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
1	0132/DIR-CSE/2022 0132/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode Januari 2022 Monthly Report on Shareholder Registration for the Period of January 2022	10 Januari 2022 January 10, 2022
2	0041/DIR-TRE/2022 0041/DIR-TRE/2022	Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Berkelanjutan III Obligasi Subordinasi bank **bjb** Tahap 1 Tahun 2021 Report on the Realization of the Use of Funds from the Continuous Public Offering III of Subordinated Bonds of bank **bjb** Phase 1 Year 2021	12 Januari 2022 January 12, 2022
3	0051/DIR-TIMP3M/2022 0041/DIR-TRE/2022	Laporan Informasi atau Fakta Material Rencana Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Information Report or Material Facts on Capital Increase Plan with Pre-emptive Rights I (PMHMETD I) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	13 Januari 2022 January 13, 2022
4	0051/DIR-TIMP3M/2022 0051/DIR-TIMP3M/2022	Penyampaian Bukti Iklan Keterbukaan Informasi Terkait Rencana Pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Submission of Advertising Evidence of Information Disclosure Related to the Implementation Plan for Capital Increase with Pre-emptive Rights I (PMHMETD I) of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	14 Januari 2022 January 14, 2022
5	0144/DIR-CSE/2022 0144/DIR-CSE/2022	Penyampaian Mata Acara Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 Submission of Agenda for the Annual General Meeting of Shareholders for fiscal year 2021	14 Februari 2022 February 14, 2022
6	0171/DIR-CSE/2022 0144/DIR-CSE/2022	Pengumuman RUPST Tahun Buku 2021 Announcement of AGMS for Fiscal Year 2021	21 Februari 2022 February 21, 2022
7	0171A/DIR-CSE/2022 0171A/DIR-CSE/2022	Penyampaian Bukti Iklan Pemberitahuan RUPST Tahun Buku 2021 Submission of Advertising Evidence for AGMS Notification for Fiscal Year 2021	21 Februari 2022 February 21, 2022
8	0174/DIR-TIMP3M/2022A 0175/DIR-TIMP3M/2022	Keterbukaan Informasi Terkait Aksi Korporasi Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Disclosure of Information Related to Corporate Action to Increase Capital with Pre-emptive Rights I (PMHMETD I) of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	23 Februari 2022 February 23, 2022

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
9	0175/DIR-TIMP3M/2022 0174/DIR-TIMP3M/2022B	Permohonan Pencatatan HMETD dan Saham Baru Hasil Pelaksanaan HMETD Dalam Rangka PMHMETD I Application for Listing of Pre-emptive Rights and New Shares resulting from the Implementation of Pre-emptive Rights in the Framework of PMHMETD I	23 Februari 2022 February 23, 2022
10	0174/DIR-TIMP3M/2022B 174/DIR-TIMP3M/2022C	Penyampaian Prospektus Submission of Prospectus	23 Februari 2022 February 23, 2022
11	174/DIR-TIMP3M/2022C 174/DIR-TIMP3M/2022C	Penyampaian Bukti Iklan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I) Submission of Proof of Advertisement for Capital Increase with Pre-emptive Rights I (PMHMETD I)	23 Februari 2022 February 23, 2022
12	0230/DIR-CSE/2022A 0230/DIR-CSE/2022A	Pemanggilan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 Summoning the Annual General Meeting of Shareholders for fiscal year 2021	08 Maret 2022 March 08, 2022
13	0230/DIR-CSE/2022B 0230/DIR-CSE/2022B	Penyampaian Bukti Iklan Panggilan RUPST Tahun Buku 2021 Submission of Advertising Evidence for AGMS Call for Fiscal Year 2021	08 Maret 2022 March 08, 2022
14	0492/CSE-HIN/2022 0492/CSE-HIN/2022	Rencana Penyelenggaraan *Public Expose* Tahunan Tahun 2022 Plan to Hold an Annual Public Expose in 2022	08 Maret 2022 March 08, 2022
15	0249/DIR-CSE/2022 0249/DIR-CSE/2022	Laporan Registrasi Pemegang Efek Periode Februari 2022 Shareholder Registration Report for the Period of February 2022	09 Maret 2022 March 09, 2022
16	0232/DIR-CSE/2022 0232/DIR-CSE/2022	Penyampaian Bukti Iklan Publikasi Laporan Keuangan FY 2021 Submission of Advertising Evidence for the Publication of FY 2021 Financial Statements	10 Maret 2022 March 10, 2022
17	0231/DIR-CSE/2022A 0231/DIR-CSE/2022A	Penyampaian Laporan Tahunan dan Laporan Keberlanjutan Tahun 2021 Submission of Annual Report and Sustainability Report 2021	10 Maret 2022 March 10, 2022
18	0529/CSE-HIN/2022 0529/CSE-HIN/2022	Penjelasan atas Pemberitaa Media Massa Explanation of Mass Media Reporting	11 Maret 2022 March 11, 2022
19	0600/CSE-HIN/2022 0600/CSE-HIN/2022	Penyampaian Materi *Public Expose* Tahunan Tahun 2022 Submission of Annual Public Expose Material in 2022	17 Maret 2022 March 17, 2022
20	0614/CSE-HIN/2022 0614/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR) Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	18 Maret 2022 March 18, 2022
21	0615/CSE-HIN/2022 0615/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR) Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	18 Maret 2022 March 18, 2022
22	0616/CSE-HIN/2022 0616/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR) Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	18 Maret 2022 March 18, 2022
23	0617/CSE-HIN/2022 0617/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR) Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	18 Maret 2022 March 18, 2022
24	0618/CSE-HIN/2022 0618/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR) Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	18 Maret 2022 March 18, 2022
25	0619/CSE-HIN/2022 0619/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR) Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	18 Maret 2022 March 18, 2022
26	0620/CSE-HIN/2022 0620/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR) Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (BJBR)	18 Maret 2022 March 18, 2022
27	0641/CSE-HIN/2022 0641/CSE-HIN/2022	Permohonan *Partial Delisting* Partial Delisting Application	21 Maret 2022 March 21, 2022

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
28	0683/CSE-HIN/2022 0683/CSE-HIN/2022	Laporan Hasil *Public Expose* Tahunan Tahun 2022 Annual Public Expose Results Report 2022	25 Maret 2022 March 25, 2022
29	0349/DIR-CSE/2022 0349/DIR-CSE/2022	Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 Summary of Minutes of Annual General Meeting of Shareholders for Fiscal Year 2021	01 April 2022 April 01, 2022
30	0350/DIR-CSE/2022 0350/DIR-CSE/2022	Penyampaian Bukti Iklan Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 Submission of Advertising Evidence Summary of Minutes of Annual General Meeting of Shareholders for Fiscal Year 2021	01 April 2022 April 01, 2022
31	0347/DIR-CSE/2022 0347/DIR-CSE/2022	Perubahan Pengurus Management Changes	01 April 2022 April 01, 2022
32	0375/DIR-CSE/2022 0375/DIR-CSE/2022	Keterbukaan Informasi Terkait Aksi Korporasi Pembayaran Dividen Tunai Tahun Buku 2021 Disclosure of Information Related to Corporate Action for Cash Dividend Payment for Fiscal Year 2021	08 April 2022 April 08, 2022
33	0377/DIR-CSE/2022 0377/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode Maret 2022 Monthly Report on Shareholder Registration for the Period of March 2022	08 April 2022 April 08, 2022
34	0393/CSE-HIN/2022A 0393/CSE-HIN/2022A	Laporan Informasi atau Fakta Material Laporan Hasil Pemeringkatan Tahunan oleh PT Pemeringkat Efek Indonesia Material Information or Fact Report Annual Rating Results Report by PT Pemeringkat Efek Indonesia	19 April 2022 April 19, 2022
35	0410/DIR-CSE/2022 0410/DIR-CSE/2022	Penyampaian Bukti Iklan Publikasi Laporan Keuangan Periode Maret 2022 Submission of Advertising Evidence for the Publication of Financial Statements for the Period of March 2022	27 April 2022 April 27, 2022
36	0959/CSE-HIN/2022 0959/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
37	0960/CSE-HIN/2022 0960/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
38	0961/CSE-HIN/2022 0961/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
39	0962/CSE-HIN/2022 0962/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
40	0963/CSE-HIN/2022 0963/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
41	0964/CSE-HIN/2022 0964/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
42	0965/CSE-HIN/2022 0965/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
43	0966/CSE-HIN/2022 0966/CSE-HIN/2022	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Ownership Report or Any Change in Share Ownership of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	28 April 2022 April 28, 2022
44	0431/DIR-CSE/2022 0431/DIR-CSE/2022	Risalah Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 Minutes of Annual General Meeting of Shareholders for Fiscal Year 2021	28 April 2022 April 28, 2022

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
45	0420/DIR-CSE/2022 0420/DIR-CSE/2022	Penyampaian Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris Terhadap Penyedia Jasa Pembayaran dan Penyelenggara Infrastruktur Pembayaran Tahun 2021 Submission of Management Report and Results of Board of Commissioners' Supervision of Payment Service Providers and Payment Infrastructure Providers in 2021	28 April 2022 April 28, 2022
46	0434/DIR-CSE/2022 0434/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode April 2022 Monthly Report on Shareholder Registration for the Period of April 2022	10 Mei 2022 May 10, 2022
47	0451/DIR-TRE/2022 0451/DIR-TRE/2022	Penyampaian Informasi Tambahan RIngkas Dalam Rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Submission of Additional Information in the Context of Public Offering of Sustainable Subordinated Bonds III bank **bjb** Phase II Year 2022	19 Mei 2022 May 19, 2022
48	0450/DIR-TRE/2022 0450/DIR-TRE/2022	Penyampaian Bukti Iklan Informasi Tambahan Ringkas Dalam Rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Submission of Additional Information in the Context of Public Offering of Sustainable Subordinated Bonds III bank **bjb** Phase II Year 2022	19 Mei 2022 May 19, 2022
49	0512/DIR-CSE/2022 0512/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode Mei 2022 Monthly Statement of Shareholder Registration for the Period of May 2022	10 Juni 2022 June 10, 2022
50	19/DKO/2022 19/DKO/2022	Laporan Evaluasi Terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan oleh AP dan/atau KAP Evaluation Report on the Implementation of Audit Services on Annual Historical Financial Information by AP and/or KAP	14 Juni 2022 June 14, 2022
51	0633/DIR-TRE/2022 0633/DIR-TRE/2022	Laporan Penggunaan Dana Hasil Penawaran Umum Berkelanjutan Obligasi Subordinasi III bank **bjb** Tahap II Tahun 2022 Report on the Use of Funds from the Continuous Public Offering of Subordinated Bonds III of bank **bjb** Phase II Year 2022	04 Juli 2022 July 04, 2022
52	0643/DIR-CSE/2022 0643/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode Juni 2022 Monthly Report on Shareholder Registration for the Period of June 2022	08 Juli 2022 July 08, 2022
53	0652/DIR-CSE/2022 0652/DIR-CSE/2022	Laporan Penggunaan Dana Hasil Penawaran Umum Terbatas I Dalam Rangka Penambahan Modal Dengan Memberikan Efek Terlebih Dahulu bank **bjb** Tahun 2022 Report on the Use of Funds from Limited Public Offering I in the Context of Increasing Capital by Providing Securities First of Bank **bjb** in 2022	12 Juli 2022 July 12, 2022
54	0708/DIR-CSE/2022 0708/DIR-CSE/2022	Laporan Informasi atau Fakta Material Pengefektifan Pengurus – Dewan Komisaris Report on Information or Material Facts on the Effectiveness of the Management – Board of Commissioners	26 Juli 2022 July 26, 2022
55	0758/DIR-CSE/2022 0758/DIR-CSE/2022	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Advertising Evidence of Interim Financial Statement Information	27 Juli 2022 July 27, 2022
56	0776/DIR-CSE/2022 0776/DIR-CSE/2022	Laporan Informasi atau Fakta Material Perjanjuan Kerjasama Penyertaan Modal dalam Rangka Pembentukan Kelompok Usaha Bank bank **bjb** dengan PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) Information Report or Material Facts of Capital Participation Cooperation Agreement in the Context of Forming a Bank **bjb** Business Group with PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)	03 Agustus 2022 August 03, 2022
57	0793/DIR-CSE/2022 0793/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode Juli 2022 Monthly Statement of Shareholder Registration for the Period of July 2022	09 Agustus 2022 August 09, 2022
58	0935/DIR-CSE/2022 0935/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode Agustus 2022 Monthly Report on Shareholder Registration for the Period of August 2022	07 September 2022 September 07, 2022
59	1043/DIR-CSE/2022 1043/DIR-CSE/2022	Laporan Bulanan Registrasi Pemeganf Efek Periode September 2022 Monthly Report on Securities Registration for the Period of September 2022	10 Oktober 2022 October 10, 2022
60	0029/TRE-MLA/2022 0029/TRE-MLA/2022	Laporan Informasi atau Fakta Material Kesiapan Perusahaan Untuk Pembayaran Obligasi Jatuh Tempo atas Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri A Material Information or Fact Report on The Company's Readiness for Payment of Maturing Bonds on Sustainable Bonds I bank **bjb** Phase III Year 2019 Series A	17 Oktober 2022 October 17, 2022
61	1124/DIR-CSE/2022 1124/DIR-CSE/2022	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Advertising Evidence of Interim Financial Statement Information	01 November 2022 November 01, 2022
62	1138/DIR-CSE/2022 1138/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode Oktober 2022 Monthly Report on Shareholder Registration for the Period of October 2022	08 November 2022 November 08, 2022

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
63	1147/DIR-CSE/2022 1147/DIR-CSE/2022	Perubahan Komite Audit Changes in Audit Committee	10 November 2022 November 10, 2022
64	1156/CSE-HIN/2022 1156/CSE-HIN/2022	Laporan Informasi atau Fakta Material Penyampaian Peringkat PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. yang Diterbitkan oleh PT Fitch Ratings Indonesia Statement of Information or Material Facts on Rating Submission of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Published by PT Fitch Ratings Indonesia	15 November 2022 November 15, 2022
65	1220/DIR-CSE/2022 1220/DIR-CSE/2022	Laporan Informasi atau Fakta Material Pengefektifan Penyertaan Modal Tahap I Perseroran kepada Bank Bengkulu Dalam Rangka Pengembangan KUB Perseroan Report on Material Information or Facts Effectiveness of the Company's Capital Participation Phase I to Bank Bengkulu in the Context of Developing the Company's KUB	01 Desember 2022 December 01, 2022
66	0031/TRE-MLA/2022 0031/TRE-MLA/2022	Laporan Informasi atau Fakta Material Kesiapan Peruasahaan Untuk Pembayaran Jatuh Tempo Obligasi Berkelanjutan I Tahap I Seri B dan Obligasi Subordinasi Berkelanjutan I Tahap I Seri A 2017 Material Information or Fact Report on The Company's Readiness for Payment of Maturities of Sustainable Bonds I Phase I Series B and Sustainable Subordinated Bonds I Phase I Series A 2017	01 Desember 2022 December 01, 2022
67	1233/DIR-CSE/2022 1233/DIR-CSE/2022	Laporan Bulanan Registrasi Pemegang Efek Periode November 2022 Monthly Report on Shareholder Registration for the Period of November 2022	08 Desember 2022 December 08, 2022

Kode Etik

Kode etik adalah suatu sistem norma, nilai dan juga aturan profesional tertulis yang secara tegas menyatakan perbuatan apa saja yang benar atau salah, perbuatan apa yang harus dilakukan dan perbuatan apa yang harus dihindari. Secara singkatnya definisi kode etik yaitu suatu pola aturan, tata cara, tanda, pedoman etis ketika melakukan suatu kegiatan atau suatu pekerjaan. bank **bjb** memandang penting dan memberikan perhatian yang khusus terhadap penerapan kode etik. Oleh sebab itu bank **bjb** telah menetapkan *Code of Conduct* yang menjadi pedoman insan bank dalam membangun hubungan dengan para pemangku kepentingan (*stakeholders*).

Di samping itu, kode etik merupakan salah satu perangkat yang ditetapkan Bank dalam menjaga dan meningkatkan integritas seluruh insan **bjb** pada kerangka penerapan *Good Corporate Governance* (GCG) sehingga pengimplementasiannya dapat dilakukan secara konsisten. Dalam rangka menegakkan kode etik, Pejabat eksekutif telah menyampaikan komitmen kepada Direksi melalui penandatanganan pernyataan Integritas yang diperbaharui setiap tahunnya. Melalui upaya ini diharapkan Pejabat eksekutif dapat menjadi *role model* bagi jajaran di bawahnya.

Pokok-Pokok Kode Etik

Direksi melalui Surat Keputusan Direksi Nomor 709/SK/DIRKP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., kode etik bank **bjb** merupakan pedoman yang menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Di dalam pedoman tersebut bank **bjb** mengatur mengenai:

Code of Ethics

The code of ethics is a system of norms, values as well as written professional rules that expressly state what actions are right or wrong, what actions must be done and what actions should be avoided. In short, the definition of a code of ethics is a pattern of rules, procedures, signs, ethical guidelines when carrying out an activity or a job. bank **bjb** considers it important and gives special attention to the application of the code of ethics. Therefore, the bank **bjb** has established a Code of Conduct that guides the people of the Company in building relationships with stakeholders.

In addition, the code of ethics is one of the tools established by the Bank in maintaining and enhancing the integrity of all **bjb** people in the framework of implementing Good Corporate Governance (GCG) so that its implementation can be carried out consistently. In order to uphold the code of ethics, the executive officer has conveyed his commitment to the Directors through the signing of an updated Integrity statement every year. Through this effort, it is hoped that executive officers can become role models for the subordinates.

Code of Conduct

Directors through Directors Decree Number 709/SK/DIRKP/2014 dated October 7th, 2014, concerning Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., bank **bjb** code of ethics is a guideline describing business ethics and bank **bjb** people behavior to implement good corporate management practices. In these guidelines, bank **bjb** regulates concerning:

Standar Etika Usaha Business Ethic Standard	Standar Tata Perilaku Code of Conduct
1. Etika Perusahaan dengan pegawai. 2. Etika Perusahaan dengan nasabah. 3. Etika Perusahaan dengan pesaing. 4. Etika Perusahaan dengan penyedia barang/jasa. 5. Etika Perusahaan dengan *stakeholder*. 6. Etika Perusahaan dengan *shareholder*. 7. Etika Perusahaan dengan pemerintah. 8. Etika Perusahaan dengan masyarakat. 9. Etika Perusahaan dengan media massa. 10. Etika Perusahaan dengan organisasi profesi. 1. Company Ethics with employees. 2. Company Ethics with customers. 3. Company Ethics with competitors. 4. Company Ethics with providers of goods/services. 5. Company Ethics with stakeholders. 6. Corporate Ethics with shareholders. 7. Corporate Ethics with the government. 8. Company Ethics with the community. 9. Company Ethics with mass media. 10. Company Ethics with professional organizations.	1. Etika kerja sesama insan bank **bjb**. 2. Menjaga kerahasiaan data dan informasi perusahaan. 3. Menjaga harta perusahaan. 4. Mencatat data dan pelaporan. 5. Menghindari benturan kepentingan dan penyalahgunaan jabatan. 6. Menerima hadiah atau fasilitas. 7. Menolak penerimaan hadiah atau fasilitas. 8. Memberi hadiah atau fasilitas. 9. Permintaan hadiah atau fasilitas. 10. Penyalahgunaan narkotika dan obat terlarang (narkoba). 11. Tidak melanggar pakta integritas. 12. Aktivitas politik. 1. Work ethic among bank **bjb** employees. 2. Maintain the confidentiality of company data and information. 3. Safeguard the company's assets. 4. Recording data and reporting. 5. Avoid conflicts of interest and abuse of office. 6. Receive gifts or perks. 7. Refuse to accept gifts or facilities. 8. Giving gifts or facilities. 9. Requests for gifts or perks. 10. Abuse of narcotics and illegal drugs (drugs). 11. Does not violate the integrity pact. 12. Political activity.

Kepatuhan Terhadap Kode Etik

Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua dalam hal ini Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan. Untuk itu, Kode etik bank **bjb** berlaku bagi seluruh insan bank **bjb** di seluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan.

Penyebarluasan Kode Etik

Kode Etik disosialisasikan melalui kegiatan-kegiatan sosialisasi yang dilaksanakan oleh Satuan Kerja Kepatuhan serta pada kesempatan pendidikan dan pelatihan oleh Satuan Kerja Kepatuhan.

Upaya Penerapan dan Penegakan Kode Etik

Upaya dalam penerapan dan penegakan kode etik, bank **bjb** telah mempunyai ketentuan internal yaitu Surat Keputusan Direksi Nomor 0139/SK/DIR-HC/2017 tanggal 4 Mei 2017 tentang Pedoman Disiplin Pegawai. Ketentuan dimaksud diterapkan untuk mengamankan kepentingan Bank, menegakkan tata tertib pegawai lingkungan bank **bjb** dan sebagai sarana pembinaan pegawai.

Jenis Sanksi Pelanggaran Kode Etik

Pedoman Disiplin Pegawai memiliki bentuk sanksi kepegawaian antara lain:
1. Ganti Kerugian
2. Sanksi Administratif

Compliance With Code of Ethics

The code of ethics of bank **bjb** becomes a standard of fair, proper and trustworthy behavior for in this case the Board of Commissioners, Directors and all employeesbank **bjb** employee in carrying out business activities including interacting with stakeholders. For this reason, the code of ethics of bank **bjb** is applied to all members of the bank **bjb** at all levels of the organization. The application of the bank **bjb** Code of Ethics is carried out continuously and continuously in the form of attitudes, actions, commitments and provisions supporting the creation of corporate culture.

Dissemination of Code of Ethics

The Code of Ethics is socialized through socialization activities carried out by the Work Unit Compliance as well as on educational and training opportunities by the Compliance Work Unit.

Efforts to Apply and Enforcement Code of Ethics

Efforts in the application and enforcement of the code of ethics, the bank **bjb** already has internal provisions, namely Directors Decree Number 0139/SK/DIR-HC/2017 dated May 4, 2017, regarding Employee Discipline Guidelines. The aforementioned provisions are applied to secure the interests of the Company, uphold the rules of the employee of the bank **bjb** environment and as a means of employee coaching.

Types of Violations of Code of Ethics

The Employee Discipline Guidelines take the form of staffing sanctions including:
1. Indemnification
2. Administrative Sanctions

Tingkat dan Jenis Sanksi Administratif terdiri dari:
a. Sanksi administratif Ringan berupa Pembinaan dan Teguran
b. Sanksi adminitratif Sedang berupa Peringatan I, Peringatan II, dan Peringatan III
c. Sanksi adminitratif Berat berupa Pernyataan Tidak Puas dan Pemberhentian Sebagai Pegawai

Jumlah Pelanggaran dan Sanksi yang Diberikan

Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0139/SK/DIR-HC/2017 yang ditetapkan pada tanggal 4 Mei 2017. Selama tahun 2022, sanksi yang diberikan kepada pegawai sebanyak 121 orang dengan rincian sebagai berikut:

The level and type of administrative sanctions consist of:
a. Minor administrative sanctions in the form of guidance and reprimand
b. Medium administrative sanctions in the form of Warning I, Warning II, and Warning III
c. Severe administrative sanctions in the form of Dissatisfied Statements and Dismissal as Employees

Number of Violations and Sanctions Provided

The imposition of sanctions has been carried out based on the Employee Discipline Guidelines No. 0139/SK/DIR-HC/2017 which was stipulated on May 4, 2017. During 2022, sanctions were given to 121 employees with details as follows:

Jenis Sanksi Sanctions	Jumlah Total		
	2022	2021	2020
Berat Severe	18	26	28
Ringan Mild	74	37	31
Sedang Moderate	29	35	14
Grand Total Grand Total	**121**	**98**	**73**

Whistleblowing System

Whistleblowing System berperan penting dalam meningkatkan pelaksanaan tata kelola perusahaan yang baik serta serta merupakan bagian dari pemeliharaan budaya dan kepedulian atas anti *fraud* di jajaran organisasi bank **bjb**. Dalam rangka meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka bank telah membentuk Sistem Pengaduan Pelanggaran berupa **bjb**WBS (*Whistleblowing System*).

Kebijakan *Whistleblowing System* bank **bjb** dituangkan dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) *Whistleblowing System*. Penerapan *Whistleblowing System* di bank **bjb** bertujuan untuk:
1. Membangun sistem penanganan pelaporan pelanggaran yang tanggap, transparan, aman dan bertanggung jawab.
2. Menyediakan fasilitas dan panduan yang jelas dan konsisten bagi pelapor untuk menyampaikan dugaan adanya pelanggaran terhadap kebijakan dan ketentuan bank serta peraturan perundang-undangan.

Whistleblowing System

The Whistleblowing System has an important role in improving the implementation of good corporate governance and is also part of maintaining the culture and awareness of anti-fraud in the ranks of the bank **bjb** organization. In order to increase the effectiveness of the implementation of Good Corporate Governance through the active role of whistleblowers, bank **bjb** have established a Whistleblowing Complaints System in the form of **bjb**WBS (Whistleblowing System).

The bank **bjb** Whistleblowing System policy is outlined in Directors Decree No. 708/SK/ DIRKP/2014 dated October 7th, 2014 concerning Work Procedures for Reporting Violations (Whistleblowing) in the PT Bank Pembangunan daerah Jawa Barat dan Banten, Tbk., which have been updated in Directors' Decree No. 1079/ SK/DIR-AI/2016 dated December 1st, 2016 concerning Standard Operating Procedure (SOP) of Whistleblowing System. The application of the Whistleblowing System at bank **bjb** aims to:
1. Establish a system for handling violation reporting that is responsive, transparent, safe and responsible.
2. Provide clear and consistent facilities and guidelines for reporters to submit allegations of violations of Bank policies and regulations as well as laws and regulations.

Pengelolaan *Whistleblowing System*

Penyampaian Laporan Pelanggaran

Penyampaian laporan kejadian indikasi *fraud* (*whistleblowing*) dapat dilakukan oleh seluruh pihak baik internal maupun eksternal kepada bank **bjb** melalui *website* bank **bjb**, yaitu pada:

1. Aplikasi **bjb**WBS yaitu https://**bjb**wbs.bank**bjb**.co.id/
2. Surat kepada alamat Satuan Kerja Audit Internal, Menara bank **bjb** Lt. 6, Jalan Naripan 12-14, Bandung 40111.
3. Korespondensi melalui *email:* antifraud@bank**bjb**.co.id

Sarana penyampaian laporan pengungkapan kejadian indikasi *fraud* merupakan fasilitas komunikasi yang bersifat independen, bebas dan rahasia, sehingga setiap laporan yang disampaikan akan diterima langsung oleh pengelola *Whistleblowing System*.

Penangangan Pengaduan

1. Setiap proses penanganan laporan pengungkapan kejadian indikasi *fraud* merupakan kewenangan pengelola *Whistle Blowing System* yang dilakukan oleh Unit Kerja *Anti Fraud* pada Satuan Kerja Audit Internal.
2. Untuk menjamin kerahasiaan identitas pelapor, setiap laporan diberi nomor referensi unik dan setiap nama pelapor diganti dengan nama samaran/nama alias.
3. Bilamana diperlukan akan dilakukan investigasi lebih lanjut. Dalam melakukan proses tindak lanjut atas setiap pelaporan wajib mengedepankan kerahasiaan, asas praduga tak bersalah dan profesionalisme.
4. Fasilitas/media saluran penyampaian pelaporan pelanggaran bersifat independen, bebas dan rahasia.
5. Pihak yang melanggar prinsip kerahasiaan tersebut akan diberikan sanksi yang berat sesuai ketentuan yang berlaku di bank **bjb**.

Bagan Alur Penyampaian Laporan Pelanggaran

Whistleblowing System Management

Submission of Violation Reports

Submission of reports of indications of fraud (whistleblowing) can be done by all parties both internal and external to the bank **bjb** through the bank **bjb** website, namely on:

1. The **bjb**WBS application is https://**bjb**wbs.bank**bjb**.co.id/
2. Letter to the address of the Internal Audit Unit, Menara bank **bjb** Lt. 6, Jalan Naripan 12-14, Bandung 40111.
3. Correspondence via email: antifraud@bank**bjb**.co.id

Means of submitting reports on disclosure of fraud indication events are independent, free and confidential communication facilities so that every report submitted will be received directly by the management of the Whistleblowing System.

Complaints Handling

1. Every process of handling reports on disclosure of indications of fraud is the authority of the manager of the Whistle Blowing System carried out by the Anti Fraud Work Unit in the Internal Audit Work Unit.
2. To guarantee the confidentiality of the reporter's identity, each report is given a unique reference number and each reporter's name is replaced with a pseudonym/alias name.
3. If necessary further investigations will be carried out. In carrying out the process of following up on any reporting, it is necessary to prioritize confidentiality, the principle of presumption of innocence and professionalism.
4. Facilities/media channel for reporting violations that are independent, free and confidential.
5. Parties who violate the principle of confidentiality will be given severe sanctions in accordance with the applicable provisions in the bank **bjb**.

Flow Chart for Submitting a Violation Report



Perlindungan Bagi *Whistleblower*

1. Bank berkomitmen untuk melindungi pelapor pengungkapan kejadian indikasi *fraud* yang beritikad baik.
2. Pelapor dilindungi oleh Bank dari bentuk ancaman, intimidasi, hak-hak kepegawaian, gugatan hukum, pengrusakan harta benda, tindakan fisik, hukuman maupun tindakan tidak menyenangkan lainnya dari terlapor, bank atau dari pihak manapun selama pelapor menjaga kerahasiaan kasus yang diadukan kepada pihak manapun.
3. Perlindungan terhadap pelapor juga berlaku bagi pegawai yang melaksanakan proses investigasi maupun pihak yang memberikan informasi terkait dengan laporan pengungkapan indikasi fraud.
4. Pelapor yang menyampaikan laporan pelanggaran yang bersifat palsu/fitnah tidak berhak mendapatkan perlindungan pelapor.
5. Bank menjamin atas perlindungan kerahasiaan identitas pelapor.

Protection for Whistleblowers

1. The Bank is committed to protecting the whistleblower in the event of an indication of fraud in good faith.
2. The reporter is protected by the bank from threats, intimidation, employment rights, lawsuits, property damage, physical actions, penalties or other unpleasant actions from the reported party, bank or from any party as long as the reporter maintains the confidentiality of the case reported to the party any.
3. Protection against whistleblowers also applies to employees who carry out the investigation process as well as those who provide information related to disclosure reports of indications of fraud.
4. The reporter who submits reports of violations that are false/defamation are not entitled to the protection of the reporter.
5. The bank guarantees the protection of the confidentiality of the reporter's identity.

Jenis Pelanggaran yang Dapat Dilaporkan

Adapun jenis pelanggaran yang dapat dilaporkan adalah sebagai berikut.

Types of Violations that can be Reported

The types of violations that can be reported are as follows.

Kecurangan **Fraud**	Perbuatan untuk memperoleh keuntungan pribadi yang dilakukan secara tidak jujur/etis dan melanggar ketentuan internal atau perundang-undangan. Acts for personal gain that are dishonest/ethical and violate internal or statutory provisions.
Penipuan **Scam**	Perbuatan untuk menguntungkan diri sendiri atau orang lain secara melawan hukum dengan cara melakukan tipu muslihat atau rangkaian kebohongan. Actions to unlawfully benefit oneself or others by means of deception or a series of lies.
Penggelapan Asset **Asset Embezzlement**	Perbuatan mengambil atau menyalahgunakan aset Bank untuk kepentingan pribadi. The act of taking or misusing Bank assets for personal gain.
Pembocoran Informasi **Information Leakage**	Perbuatan memberikan atau menyebarluaskan informasi milik Bank yang bersifat rahasia kepada pihak lain yang tidak berkepentingan. The act of providing or disseminating confidential information belonging to the Bank to other unauthor-ized parties.
Tindak Pidana Perbankan **Banking Crimes**	Tindak pidana yang menyangkut perbuatan yang berkaitan dengan perbankan dan diancam dengan pidana, yang termuat khusus hanya dalam undang-undang yang mengatur mengenai perbankan. Criminal acts that involve actions related to banking and are punishable by crime, which are specifically contained only in laws that regulate banking.
Tindakan Lain **Other Actions**	Segala jenis perbuatan yang diancam dengan hukuman pidana yang berkaitan dengan kegiatan operasional bank. All types of acts that are punishable by criminal penalties related to bank operational activities.
Penyuapan/ Gratifikasi/ Pemerasan **Bribery/Gratification/ Extortion**	**Penyuapan** adalah menawarkan, menjanjikan, memberikan, menerima atau meminta keuntungan yang tidak semestinya dari nilai apapun (berupa keuangan atau non-keuangan), langsung atau tidak langsung, terlepas dari lokasi, merupakan pelanggaran peraturan perundang-undangan, sebagai bujukan atau hadiah untuk orang yang bertindak atau menahan diri dari bertindak terkait kinerja dari tugas insan Bank tersebut. **Gratifikasi** adalah pemberian dalam arti luas, yakni berupa uang, barang, rabat (diskon), komisi, pinjaman tanpa bunga, tiket perjalanan, fasilitas penginapan, perjalanan wisata, pengobatan cuma-cuma, dan fasilitas lainnya baik yang diterima di dalam negeri maupun di luar negeri yang dilakukan dengan menggunakan sarana elektronik atau tanpa sarana elektronik. **Pemerasan** adalah perbuatan untuk memperoleh sesuatu yang memiliki nilai/manfaat ekonomis yang disertai dengan ancaman atau paksaan. **Bribery** is offering, promising, giving, receiving or soliciting undue advantage of any value (in the form of financial or non-financial), directly or indirectly, regardless of location, is a violation of laws and regulations, as an inducement or gift to another person. who acts or refrains from acting related to the performance of the duties of the Bank's personnel. **Gratification** is a gift in a broad sense, namely in the form of money, goods, rebates (discounts), commissions, interest-free loans, travel tickets, lodging facilities, tours, free medical treatment, and other facilities received both domestically and abroad. conducted by using electronic means or without electronic means. **Extortion** is an act to obtain something that has economic value/benefits accompanied by threats or coercion.
Pelanggaran Penerapan APU PPT **Violation of the Implementation of AML CFT**	Indikasi-indikasi pelanggaran terkait penerapan APU PPT yang dilakukan oleh para pegawai bank **bjb**. Indications of violations related to the implementation of AML CFT carried out by bank **bjb** employees.

Untuk meningkatkan efektivitas penanganan laporan, pelapor dapat menyampaikan beberapa informasi berikut:

1. Identitas diri, meliputi nama pelapor (diperbolehkan anonim), nomor telepon atau alamat email yang dapat dihubungi.
2. Memberikan indikasi awal yang dapat dipertimbangkan, meliputi:
   a. Pihak yang terlibat
   b. Bentuk/jenis *fraud*
   c. Lokasi dan waktu kejadian
   d. Kronologis kejadian
   e. Informasi/keterangan lainnya

To increase the effectiveness of report handling, reporters can submit the following information:

1. Identity, including the name of the reporter (allowed to be anonymous), telephone number or email address that can be contacted.
2. Provide early indications that can be considered, including:
   a. Parties involved
   b. Form/type of fraud
   c. Location and time of incident
   d. Chronology of events
   e. Other information/information

Pengelola Laporan Pelanggaran

Efektivitas penerapan *Whistleblowing System* bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris.

Management of Violation Reports

The effectiveness of implementing bank **bjb** Whistleblowing System is managed by the Internal Audit Work Unit which is directly responsible to the President Director and has a communication that is related to the Board of Commissioners.

Sosialisasi *Whistleblowing System*

Untuk meningkatkan pemahaman mengenai *Whistleblowing System* kepada seluruh tingkatan pegawai, bank **bjb** secara konsisten melakukan presentasi kepada masing-masing unit kerja serta menampilkan materi dalam *screen display* pada *workstation* setiap pegawai.

Socialization of Whistleblowing System

To increase the understanding of the Whistleblowing System to all levels of employees, the bank **bjb** consistently makes presentations to each work unit and displays material on a screen display on each employee's workstation.

Jumlah Pengaduan dan Tindak Lanjutnya

Pada tahun 2022 terdapat 60 (enam puluh) pengaduan melalui *Whistleblowing System* dengan rincian sebagai berikut:

Number of Complaints and Its Follow Up

In 2022 there are 60 (sixty) complaints through the Whistleblowing System with the following details:

Media Penyampaian Laporan Report Submission Media	Jumlah Amount	Tindaklanjut Follow-up			
		Laporan Ditutup (Tidak Terbukti) Report Closed (Not proven)	Laporan Masih Dalam Proses (Proses Audit/ Proses Pelaporan/ Proses Lintas Divisi) Report Still In Process (Audit Process / Reporting Process / Cross Divisional Process)	Laporan Selesai Report completed	Laporan Diteruskan kepada Penyidik Report Forwarded to Investigator
Aplikasi **bjb**WBS **bjb**WBS application	60	-	-	60	-
Surat atau Melaporkan Secara Langsung Mail or Reporting Directly	-	-	-	-	-

Selama tahun 2022 bank **bjb** telah berupaya melakukan langkah-langkah sebagai bentuk tindak lanjut penyelesaian tindakan *fraud*, antara lain:

a. Pemberian sanksi kepegawaian dengan kriteria sanksi sebagai berikut:
   - Pembinaan
   - Teguran

During 2022, bank **bjb** has attempted to take steps as a form of follow-up to the settlement of fraud, among others:

a. Giving sanctions for the employee with the following criteria of sanctions:
   - Coaching
   - Reprimand

- Peringatan I
- Peringatan II
- Peringatan III
- Pernyataan Tidak Puas
- Pemberhentian Sebagai Pegawai

b. Upaya hukum dengan melaporkan pelaku *fraud* ke Aparat Penegak Hukum (APH) sebagai bagian dari implementasi program "*Zero Tolerance For Fraud*"

Program Anti Korupsi

Program dan Prosedur yang Dilakukan Dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap dan/atau Gratifikasi

Sistem Manajemen Anti Penyuapan (SMAP)

Salah satu cara menjaga komitmen Bank dalam pengelolaan Tata Kelola yang baik adalah melaksanakan implementasi ketentuan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP). Implementasi ketentuan tersebut merupakan bentuk komitmen bank **bjb** untuk selalu bersih dan berintegritas, serta terbebas dari penyuapan. Bank telah memiliki Pedoman SMAP yang telah disahkan melalui Surat Keputusan Direksi No. 0728/SK/DIR-KAP/2021 tanggal 08 November 2021.

ORGANISASI

1. Dewan Komisaris
2. Direksi
3. Fungsi Kepatuhan Anti Penyuapan (TIM FKAP), yang terdiri dari:
   a. Divisi Kepatuhan & APU PPT
   b. Divisi Manajemen Risiko
   c. Divisi Hukum
   d. Satuan Kerja Audit Internal (SKAI)
4. Unit Kerja Penerap SMAP
5. Unit Kerja Pendukung

FAKTOR – FAKTOR YANG MEMPENGARUHI IMPLEMENTASI SMAP

Dalam proses pengendalian SMAP, Bank melakukan identifikasi faktor internal dan eksternal melalui proses pemetaan isu berdasarkan:

1. Ukuran, struktur dan pendelegasian pengambilan keputusan.
2. Lokasi dan sektor Bank beroperasi atau melakukan antisipasi pengoperasian.
3. Sifat, skala dan kompleksitas dari aktivitas, operasi serta model bisnis.
4. Entitas dimana Bank mempunyai kendali.
5. Entitas yang menerapkan kendali terhadap Bank.
6. Sifat dan jangkauan interaksi dengan pejabat publik.
7. Peraturan perundang-undangan, regulasi, kontrak serta kewajiban dan tugas professional.

- Warning I
- Warning II
- Warning III
- Statement of Dissatisfaction
- Dismissal as an Employee

b. Legal action by reporting fraudsters to Law Enforcement Officials (APH) as part of the implementation of the "Zero Tolerance For Fraud" program

Anti-Corruption Program

Programs and Procedures in Overcoming Corruption, Kickbacks, Fraud, Bribery and/or Gratituity Practices

Anti-Bribery Management System (SMAP)

One way to maintain the Bank's commitment to good governance was to implement the provisions of SNI ISO 37001:2016 AntiBribery Management System (SMAP). The implementation of these provisions was a form of bank **bjb**'s commitment to always be clean and with integrity, and free from bribery. The Bank already had SMAP Guidelines ratified through the Decree of the Directors No. 0728/SK/DIR-KAP/2021 dated November 8, 2021.

ORGANIZATION

1. Board of Commissioners
2. Directors
3. Anti-Bribery Compliance Function (FKAP TEAM), which consisted of:
   a. Compliance & AML CFT Division
   b. Risk Management Division
   c. Legal Division
   d. Internal Audit Unit (SKAI)
4. SMAP Implementing Work Unit
5. Supporting Unit

FACTORS AFFECTING THE IMPLEMENTATION OF SMAP

In the SMAP control process, Company identified internal and external factors through an issue mapping process based on:

1. Size, structure and delegation of decision making.
2. Locations and sectors where the Bank operated or anticipated operations.
3. The nature, scale and complexity of the activities, operations and business models.
4. Entities over which the Bank had control.
5. The entity exercising control over the Bank.
6. The nature and extent of interaction with public officials.
7. Laws and regulations, regulations, contracts and professional obligations and duties.

Bank menetapkan ruang lingkup penerapan SMAP berdasarkan analisis faktor internal dan eksternal, kebutuhan dan harapan pemangku kepentingan serta pertimbangan proses bisnis.

PENILAIAN RISIKO PENYUAPAN

Bank menetapkan metode penilaian risiko penyuapan yang meliputi:

1. Identifikasi risiko penyuapan dilakukan oleh unit kerja dengan supervisi dari pimpinan dari unit kerja masing-masing melalui *self assessment* secara berkala dan/atau pada saat terjadi perubahan terhadap struktur organisasi atau proses bisnis yang mempengaruhi tingkat risiko penyuapan.
2. Penilaian risiko dilakukan oleh unit kerja setiap 1 (satu) tahun sekali sehingga perubahan dan risiko baru dapat dinilai secara tepat.
3. Setiap unit kerja wajib melakukan *self assessment* penilaian risiko penyuapan secara jujur dan dapat mencerminkan kondisi yang riil.
4. Divisi Manajemen Risiko melakukan pemantauan risiko secara keseluruhan berdasarkan hasil pengisian risiko penyuapan masing-masing unit kerja melalui *mapping* risiko penyuapan Bank.
5. Pengendalian risiko dilakukan oleh masing-masing unit kerja sesuai dengan hasil penialain risiko penyuapan.
6. Evaluasi efektivitas pelaksanaan pengendalian risiko dilakukan melalui Audit Internal SMAP serta rapat tinjauan Direksi dan Dewan Komisaris sebagai salah satu pembahasan efektivitas dalam mengendalikan risiko penyuapan.

Setiap Unit kerja Penerap dan Pendukung menyimpan bukti penilaian risiko untuk memastikan bahwa penilaian risiko penyuapan telah dilaksanakan dan digunakan untuk merancang atau meningkatkan SMAP di Bank. Penilaian secara *self assessment* risiko harus dilakukan minimal 1 (satu) kali dalam 1 (satu) tahun untuk memastikan keefektifan dari rencana pengendalian pada masing-masing risiko.

Kebijakan Gratifikasi

Dalam upaya melakukan pencegahan Korupsi, Kolusi dan Nepotisme (KKN), bank **bjb** telah membentuk program pengendalian gratifkasi yang sebagaimana tertuang dalam Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi dan SOP Anti Korupsi yaitu Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk., Nomor 0605/SK/DIR-KAP/2022 tanggal 25 Oktober 2022 tentang SOP Anti Korupsi yang memberikan arah serta acuan bagi segenap organisasi Perseroan di dalam menanggulangi praktik saling memberi (penerimaan, penolakan, maupun pemberian) di lingkungan perseroan sehingga pengelolaan gratifikasi pada perseroan dapat sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik. Dengan ditetapkannya pedoman ini, Perseroan diharapkan dapat mendorong terlaksananya etika bisnis yang tinggi serta mencegah timbulnya benturan kepentingan, kecurangan serta perilaku penyimpangan lain di lingkungan perseroan.

bank **bjb** secara berkesinambungan melakukan *monitoring* dan evaluasi program pengendalian gratifikasi sebagai bentuk

The Bank determines the scope of SMAP implementation based on an analysis of internal and external factors, stakeholder needs and expectations as well as business process considerations.

BRIBERY RISK ASSESSMENT

The Bank determines the bribery risk assessment method which includes:

1. Identification of bribery risk was carried out by work units with supervision from the leadership of each work unit through periodic self-assessments and/or when changes occured to the organizational structure or business processes that affect the level of bribery risk.
2. Risk assessment was carried out by the work unit once every 1 (one) year so that changes and new risks could be assessed appropriately.
3. Each work unit was required to conduct a self-assessment of bribery risk assessment honestly and reflect real conditions.
4. The Risk Management Division monitored overall risk based on the results of filling in the bribery risk of each work unit through mapping the Bank's bribery risk.
5. Risk control was carried out by each work unit in accordance with the results of the bribery risk assessment.
6. Evaluation of the effectiveness of the implementation of risk control was carried out through the SMAP Internal Audit and review meetings of the Directors and the Board of Commissioners as one of the discussions on effectiveness in controlling bribery risk.

Each Implementing and Supporting Unit maintained evidence of risk assessment to ensure that the bribery risk assessment had been carried out and used to design or improve the SMAP in the Bank. Risk self-assessment assessment had to be carried out at least 1 (one) time in 1 (one) year to ensure the effectiveness of the control plan for each risk.

Gratituity Policy

In an effort to prevent Corruption, Collusion and Nepotism (KKN), bank **bjb** has established a gratuity control program as stated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0148/SK/DIR-KAP/2022 dated 31 May 2022 concerning Guidelines for Gratification Control and Anti-Corruption SOP, namely the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0605/SK/DIR-KAP/2022 dated 25th October 2022 concerning Anti-Corruption SOP which provides direction and reference for all Company organizations in tackling the practice of mutual giving (acceptance, refusal, or giving) within the company so that the management of gratuities in the company can be in accordance with the principles of good corporate governance. With the enactment of these guidelines, the Company was expected to encourage the implementation of high business ethics and prevent conflicts of interest, fraud and other irregular behavior within the company.

bank **bjb** continuously monitored and evaluated the gratituity control program as a form of bank bjb's commitment to the KPK

komitmen bank **bjb** dengan KPK dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi yang diselenggarakan dalam bentuk *Training of Trainer* kepada perwakilan level manajerial di Kantor Cabang.

Program pengendalian gratifikasi adalah sekumpulan perangkat dan rangkaian kegiatan serta mekanisme pengendalian gratifikasi secara berkesinambungan guna menjaga integritas pegawai dari praktik gratifikasi yang dilarang. Program Pengendalian Gratifikasi merupakan program kerja sama yang dilakukan antara bank **bjb** dengan Komisi Pemberantasan Korupsi (KPK) Indonesia berdasarkan komitmen bersama/kesepakatan kerjasama antara bank **bjb** dengan KPK yang ditandatangani pada 25 Maret 2011. bank **bjb** merupakan bank pertama di Indonesia yang melakukan kerja sama dengan KPK terkait Program Pengendalian Gratifikasi. Adapun penerapan Program Pengendalian Gratifikasi diawali dengan penerapan budaya perusahaan yang di dalamnya terdapat tata nilai atau nilai – nilai utama yang menjadi *corporate value* bank **bjb**.

Dalam mewujudkan komitmen Program Pengendalian Gratifikasi maka *corporate value* bank **bjb** dijabarkan dalam bentuk *code of conduct* (etika usaha dan tata perilaku) untuk menjadi acuan perilaku bagi Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb** dalam mengelola perusahaan guna mencapai visi, misi dan tujuan Bank. Salah satu etika perilaku yang terdapat pada *code of conduct* yaitu standar etika untuk menghindari benturan kepentingan (penanganan benturan kepentingan/*conflict of interest*) dan penyalahgunaan jabatan serta etika untuk tidak menerima gratifikasi dalam bentuk apapun yang berhubungan dengan jabatan, tugas serta kewenangannya.

Program pengendalian gratifikasi terdiri dari pembuatan perangkat aturan tentang pengendalian gratifikasi, etika usaha dan tata perilaku (*code of conduct*) pembentukan organisasi yang mengelola pengendalian gratifikasi, kegiatan sosialisasi/diseminasi tentang aturan pengendalian gratifikasi dan peningkatan kesadaran individu dan organisasi tentang gratifikasi serta implementasi pengelolaan pelaporan penerimaan gratifikasi yang berkoordinasi dengan pihak KPK.

PENGELOLAAN PENGENDALIAN GRATIFIKASI

Unit Pengendalian Gratifikasi adalah unit yang memiliki kapasitas untuk melaksanakan fungsi pengelolaan gratifikasi di bank **bjb**, baik dalam penyusunan Pedoman pengendalian gratifikasi hingga melakukan koordinasi bersama dengan pihak Komisi Pemberantasan Korupsi (KPK). Unit Pengendalian Gratifikasi bank **bjb** dalam menjalankan fungsi pengelolaan gratifikasi baik pengaduan, penanganan dan penyampaian pelaporan penerimaan/penolakan gratifikasi melalui mekanisme antara lain sebagai berikut:

1. Menerima laporan atas penerimaan/penolakan gratifikasi yang dilaksanakan selambat-lambatnya 7 (tujuh) hari kerja sejak adanya penerimaan/penolakan gratifikasi tersebut oleh pelapor kepada Divisi Kepatuhan & APU PPT;
2. Melakukan analisis dan *review* atas laporan penerimaan gratifikasi sejak diterimanya laporan hingga penginputan melalui sistem aplikasi Gratifikasi *Online* (GOL) dengan SLA 7 hari kerja;

in implementing the gratituity control program and the company carried out socialization which was held in the form of Training of Trainers to Managerial level representatives at Branch Offices.

Gratituity control program became a set of tools and a series of activities as well as a continuous gratituity control mechanism in order to maintain the integrity of employees from prohibited gratituity practices. The gratituity Control Program was a cooperation program carried out between bank **bjb** and the Indonesian Corruption Eradication Commission (KPK) based on a joint commitment/cooperation agreement between bank **bjb** and the KPK which was signed on March 25, 2011. bank **bjb** was the first bank in Indonesia to cooperate with KPK related to the gratituity Control Program. The implementation of the gratituity Control Program began with the implementation of a corporate culture in which there were core values or values that became bank **bjb**'s corporate values.

In realizing the commitment to the gratituity Control Program, bank **bjb**'s corporate values were described in the form of a code of conduct (business ethics and behavior) to become a behavioral reference for the Board of Commissioners, Directors and all bank **bjb** employees in managing the company in order to achieve the Bank's vision, mission and goals. One of the ethical behaviors contained in the code of conduct is ethical standards to avoid conflicts of interest (handling conflicts of interest/ conflict of interest) and abuse of office as well as ethics not to accept gratuities in any form related to their positions, duties and authorities.

The gratituity control program consisted of making a set of rules on gratituity control, business ethics and code of conduct, establishing an organization that managed gratituity control, outreach/dissemination activities on gratituity control rules and increasing individual and organizational awareness about gratituity as well as implementing gratuities reporting management in coordination with the KPK.

GRATIFICATION CONTROL MANAGEMENT

Gratituity Control Unit was a unit that had the capacity to carry out the function of gratituity management at bank **bjb**, both in the preparation of guidelines for gratituity control to coordinating with the Corruption Eradication Commission (KPK). The gratituity Control Unit of bank **bjb** in carrying out the function of gratituity management, both complaints, handling and submission of reports on acceptance/rejection of gratituity could be through the following mechanisms:

1. Receive a report on the acceptance/rejection of gratification carried out no later than 7 (seven) working days from the receipt/rejection of the gratituity by the reporter to the Compliance Division & AML CFT;
2. Analyze and review the gratification receipt report from the receipt of the report to the input through the Online gratituity application system (GOL) with an SLA of 7 working days;

3. Realisasi pelaksanaan yang telah dilakukan dari penerimaan laporan gratifikasi hingga dilakukan input kepada sistem aplikasi Gratifikasi *Online* (GOL) yaitu 1-2 hari kerja;
4. Melakukan *monitoring*, koordinasi dan memberikan arahan kepada pelapor terhadap mekanisme pelaporan/penolakan gratifikasi, pengelolaan barang-barang atau objek gratifikasi yang dilaporkan;
5. Melaksanakan program kerja pengendalian gratifikasi yang telah disampaikan kepada KPK dan melaporkan pelaksanaan program kerja pengendalian gratifikasi tersebut kepada KPK setiap Triwulan.

SOSIALISASI KEBIJAKAN GRATIFIKASI

Dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi yang diselenggarakan dalam bentuk *Training of Trainer* kepada perwakilan level Manajerial di Kantor Cabang.

LAPORAN GRATIFIKASI TAHUN 2022

Selama tahun 2022 terdapat 93 laporan gratifikasi dan telah ditindaklanjuti.

3. The realization of the implementation that had been carried out from receiving the gratituity report to inputting the gratituity Online (GOL) application system, which was 1-2 working days;
4. Monitoring, coordinating and providing direction to the reporter on the mechanism for reporting/rejecting gratituity, managing the goods or objects of the reported gratituity;
5. Implement the gratituity control work program that has been submitted to the KPK and report the implementation of the gratituity control work program to the KPK every quarter.

GRATIFICATION POLICY SOCIALIZATION

In carrying out the gratification control program and the company has conducted socialization held in the form of Training of Trainers to Managerial level representatives at the Branch Office.

LAPORAN GRATIFIKASI TAHUN 2022

Selama tahun 2022 terdapat 93 laporan gratifikasi dan telah ditindaklanjuti.

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Anti-Corruption Training/Socialization For Employees

No	Jenis Pelatihan Type of Training	Tanggal Mulai Start Date	Tanggal Selesai Finish Date	Penyelenggara Organizer
1	**bjb** *E-Class* Program Pembelajaran *Training of Trainer* (TOT) Program Pengendalian Gratifikasi Tahun 2022 **bjb** E-Class Learning Program - Training of Trainer (TOT) Gratification Control Program Year 2022	4/10/2022	4/10/2022	KPK
2	Bimbingan Teknis Program Pengendalian Gratifikasi Gratification Control Program (PPG) Technical Guidance	8/9/2022	8/9/2022	**bjb** University

Pengelolaan Harta Kekayaan Penyelenggara Negara

Sebagai Perseroan yang kegiatan usahanya dilandaskan kepada prinsip kepercayaan, bank **bjb** perlu menjaga serta menumbuhkan integritas seluruh pegawai. Integritas pegawai dapat tercermin dari prilaku yang beretika yang dapat menghindari setiap pegawai dari praktik-praktik yang tidak sesuai dengan nilai-nilai Perseroan. Hal ini perlu dilaksanakan oleh bank **bjb** sebagai upayanya di dalam menjaga pemenuhan hak-hak para Pemangku Kepentingan melalui pelaksanaan proses bisnis yang besih dan sehat.

Salah satu upaya yang dapat dilaksanakan oleh bank **bjb** di dalam menjaga serta menumbuhkan integritas Pegawai adalah melalui penyampaian Laporan Harta Kekayaan. Upaya tersebut sejalan dengan usaha Pemerintah dalam menumbuhkan integritas pegawai negeri/penyelenggara negara yang diberlakukan hampir di seluruh instansi pemerintahan, BUMN dan BUMD. Sehubungan dengan adanya perubahan pelaporan LHKPN melalui sistem e-lhkpn, bank **bjb** telah melakukan penyesuaian terhadap ketentuan Pedoman LHKPN melalui penetapan Surat Keputusan

Management of State Official Wealth Report

As a company whose business activities are based on the principle of trust, the bank **bjb** needs to maintain and foster the integrity of all employees. Employee integrity can be reflected in ethical behavior that can avoid any employee from practices that are not in line with Company values. This needs to be carried out by the bank **bjb** as an effort to maintain the fulfillment of the rights of the Stakeholders through the implementation of clean and healthy business processes.

One of the efforts that can be carried out by bank **bjb** in maintaining and growing employee integrity is through the submission of a Wealth Report. These efforts align with the Government's efforts to foster the integrity of civil servants/state administrators, which are enforced in almost all government agencies, BUMN and BUMD. In connection with the change in LHKPN reporting through the e-lhkpn system, bank **bjb** has made adjustments to the provisions of the LHKPN Guidelines through the determination of the Decree of the Directors Number

Direksi Nomor 0149/SK/DIR-KAP/2022 Tanggal 31 Mei 2022 Tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN). Pada tahun pelaporan 2022, bank **bjb** menetapkan jumlah Wajib Lapor sebanyak 1.308 orang, dengan tingkat kepatuhan pelaporan LHKPN sebesar 100%.

0149/SK/DIR-KAP/2022 dated May 31, 2022 concerning Guidelines for Reporting State Administrators Wealth (LHKPN). In the 2022 reporting year, bank **bjb** set the number of Reporting Obligations to be 1,308 people, with a LHKPN reporting compliance rate of 100%.

Jumlah Penyimpangan (*Internal Fraud*) dan Upaya Penyelesaian

Total Internal Fraud and Attention Attempts

Internal *Fraud* dalam 1 Tahun Internal Fraud in 1 Year	Jumlah *fraud* yang dilakukan (Internal) Number of frauds committed (Internal)					
	Anggota Dewan Komisaris dan Anggota Direksi Members of the Board of Commissioners and Members of the Board of Directors		Pegawai Tetap Permanent employee		Pegawai Tidak Tetap Temporary employees	
	Tahun Sebelumnya (2021) Previous Year (2021)	Tahun Berjalan (2022) Current Year (2022)	Tahun Sebelumnya (2021) Previous Year (2021)	Tahun Berjalan (2022) Current Year (2022)	Tahun Sebelumnya (2021) Previous Year (2021)	Tahun Berjalan (2022) Current Year (2022)
Total *Fraud* Total Fraud	-	-	16	14	-	-
Telah Diselesaikan Resolved	-	-	16	14	-	-
Dalam Proses Penyelesaian di Internal Bank In the Settlement Process in the Bank's Internal	-	-	-	-	-	-
Belum Diupayakan Penyelesaian Not Resolved Yet	-	-	-	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum Has Been Followed Up Through Legal Process	-	-	12	10*	-	-

*5 (lima) perkara dimulai tahun 2021 dan diputus pada tahun 2022/5 (five) cases starting in 2021 and decided in 2022

Pemberian Dana Kegiatan Sosial dan/atau Politik

Funding of Social and/or Political Activities

Pemberian Dana Kegiatan Sosial

Funding of Social Activities

Selain menjalankan kegiatan operasional, Perseroan juga tidak melupakaan peran sosialnya untuk membantu dan turut serta berperan dalam meningkatkan kesejahteraan masyarakat. Selama tahun 2022 Perseroan telah memberikan dana sumbangan sebesar Rp10,96 miliar dan menyalurkan dana CSR Rp171,57miliar, senilai 22,8% pada sektor prasarana dan fasilitas umum, senilai 31,3% pada sektor sosial kemasyarakatan, senilai 2,0% pada sektor lingkungan hidup, senilai 16,2% pada sektor keagamaan, senilai 11,8% pada sektor kesehatan, dan senilai 15,9% pada sektor pendidikan.

In addition to carrying out operational activities, the Company also did not forget its social role to help and participate in improving the welfare of the community. During 2022 the Company provided donations of IDR 10.96 billion and distributed CSR funds of IDR 171.57 billion, worth 22.8% in the public infrastructure and facilities sector, 31.3% in the social sector, 2.0% in the public sector environment, 16.2% in the religious sector, 11.8% in the health sector, and 15.9% in the education sector.

Pemberian Dana Kegiatan Politik

Direksi melalui Surat Keputusan Direksi Nomor 709/SK/DIRKP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., kode etik bank **bjb** merupakan pedoman yang menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Salah satunya mengatur mengenai Standar Tata Perilaku yaitu menghindari benturan kepentingan dan penyalahgunaan jabatan dan aktivitas politik. Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua insan bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan.Untuk itu, Kode etik bank **bjb** berlaku bagi seluruh insan bank **bjb** diseluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan. Oleh Karena itu, bank **bjb** tidak memberikan dana untuk kegiatan politik.

Buyback Saham dan *Buyback* Obligasi

Selama tahun 2022, bank **bjb** tidak melakukan *buyback* saham maupun *buyback* obligasi.

Rencana Strategis Bank

Strategi bank untuk tahun 2022 yang telah dilakukan oleh bank **bjb** sebagai berikut:

1. Optimalisasi Pertumbuhan Volume Portofolio Kredit yang Selektif dan *Prudent* serta Sustain
   a. Penguatan *captive market* masing – masing segmen kredit dan eksplorasi potensi lain kredit bank **bjb**
      - Meningkatkan pertumbuhan portofolio kredit Konsumer dengan mempertahankan dan meningkatkan *market share* kredit pensiunan (Purna Bhakti) sebagai *secondary backbone* melalui kerjasama dengan Lembaga Penyalur Manfaat Pensiun, Dana Pensiun dan sistem *Fronting Agent* untuk Kantor Cabang diluar wilayah Jawa Barat dan Banten.
      - Pengembangan dan optimalisasi *digital marketing* guna meningkatkan pemasaran produk kredit konsumer dan ritel secara cepat, massif dan daya jangkau yang lebih luas
      - Pengelolaan bisnis kredit konsumer dan ritel yang lebih fokus untuk masing – masing segmen, sebagai upaya menghadapi peningkatan kredit *online* (*fintech*) yang banyak memberikan fitur dan kemudahan akses bagi debiturnya.
      - Optimalisasi kerjasama bisnis dengan korporasi yang dapat memberikan daya tarik terhadap turunan bisnis lainnya untuk dimanfaatkan sebagai portofolio *guidelines*.

Funding of Political Activities

Directors through Decree Number 709/SK/ DIRKP/2014 dated October 7th, 2014 concerning Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., bank **bjb** code of ethics is a guideline describing business ethics and bank **bjb** people behaviour to implement good corporate management practices. One of them regulates the Standards of Conduct, namely, point e. Avoiding conflicts of interest and misuse of positions and points l. Political activity. The bank **bjb** code of conduct becomes a reasonable, proper and trustworthy standard for all bank **bjb** employees in carrying out business activities including interacting with stakeholders. For that matter, the bank **bjb** code of conduct applies to all bank **bjb** people throughout the organization. The application of the bank **bjb** Code of Ethics is carried out continuously and continuously in the form of attitudes, actions, commitments and provisions supporting the creation of corporate culture. Therefore, the bank **bjb** does not provide funds for political activities.

Share Buyback and Bond Buyback

During 2022, the bank **bjb** did not buyback shares or buyback bonds.

The Bank's Strategic Plan

The bank strategies for 2022 that had been carried out by bank **bjb** were as follows:

1. Optimizing Selective and Prudent and Sustain Credit Portfolio Volume Growth
   a. Strengthening the captive market for each credit segment and exploring other potential bank **bjb** loans
      - Increasing the growth of the Consumer loan portfolio by maintaining and increasing the market share of pensioners' loans (Purna Bhakti) as a secondary backbone through collaboration with Pension Benefit Distribution Agencies, Pension Funds and Fronting Agent systems for Branch Offices outside the West Java and Banten regions.
      - Developing and optimizing digital marketing to increase the marketing of consumer and retail credit products quickly, massively and with a wider reach
      - Management of consumer and retail credit businesses that are more focused on each segment, as an effort to deal with an increase in online credit (fintech) which provided many features and ease of access for debtors.
      - Optimizing business cooperation with corporations that can attract other business derivatives to be used as a portfolio of guidelines.

- *Boosting* bisnis KPR melalui penetrasi *relationship* dengan *Developer* yang memiliki reputasi dan kredibilitas baik di setiap daerah pemasaran bank **bjb**.
- Peningkatan volume kredit KPR melalui kontribusi aktif dalam program pemerintah dan optimalisasi kerjasama pihak ketiga.
- Meningkatkan portofolio *credit line counterparty* bank dan non bank dengan produk antar bank berbasis *trade finance services*.

b. Pengelolaan kredit bermasalah dan memperkuat sinergitas *Credit Risk* yang senantiasa independent dan efektif
- Optimalisasi pelaksanaan *risk awereness* guna mendukung pertumbuhan kredit yang sehat dan berkelanjutan melalui pengembangan SDM *Credit Risk* yang berdaya saing di industri perbankan nasional;
- Pengembangan *tools monitoring* kredit dengan menafaatkan teknologi digital yang dapat menyajikan data secara *real time* dan *user friendly*;
- Meningkatkan proses penyelamatan kredit melalui restrukturisasi kredit termasuk dengan *maintenance* setelah dilakukannya restrukturisasi terutama sebagai *impact* dari Covid 19;
- Optimalisasi eksekusi penyelesaian kredit bermasalah dan kredit hapus buku melalui lelang, *cessie* dan AYDA;
- Menjajaki kerjasama pihak ketiga untuk pengelolaan kredit bermasalah dengan tetap memperhatikan risiko yang kemungkinan ada.

2. Mendorong Pertumbuhan Ekonomi Regional Melalui Strategi Pemberdayaan Pelaku Usaha UMKM
a. Memperkuat *captive market* UMKM melalui pola kemitraan antara lain *enhancement* target *market* Kredit Mesra untuk komunitas - komunitas lain;
b. Simplikasi proses kredit UMKM melalui digitalisasi *Loan on Boarding* Divisi Kredit UMKM termasuk digitalisasi *maintenance* perbaikan kualitas debitur *non lancer*;

c. Optimalisasi Sentra UMKM yang berfungsi sebagai:
- Fungsi bisnis, mencari potensi–potensi UMKM;
- Fungsi *Monitoring*, memantau proses bisnis kredit UMKM;
- Fungsi Intermediasi, menjalin hubungan kerjasama dengan Dinas terkait ataupun pihak lainnya yang berkaitan dengan pengembangan kredit UMKM.

d. Peningkatan kompetensi *Account Officer* pengelola kredit UMKM melalui *Micro Banking Academy*;
e. Meningkatkan peran PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) dalam memberikan edukasi dan pembinaan kepada debitur eksisting maupun calon debitur.

3. Menjaga Tingkat *Sustainability* Dana Murah Melalui Optimalisasi Kapabilitas *Digital Banking* yang *Marketable*

- Boosting the mortgage business through penetrating relationships with developers who had a good reputation and credibility in every bank **bjb** marketing area.
- Increasing the volume of mortgage loans through active contributions to government programs and optimizing third parties cooperation.
- Increasing bank and non-bank credit line counterparty portfolios with interbank products based on trade finance services.

b. Management of non-performing loans and strengthening Credit Risk synergy which was always independent and effective
- Optimizing the implementation of risk awereness in order to support sound and sustainable credit growth through the development of competitive Human Resources for Credit Risk in the national banking industry;
- Development of credit monitoring tools by utilizing digital technology that can present data in real time and is user friendly;
- Improving the credit rescue process through credit restructuring including maintenance after restructuring, especially as an impact of Covid 19;

- Optimizing the execution of settlement of problem loans and write-off credits through auctions, cessie and AYDA;
- Exploring cooperation with third parties for managing non-performing loans while taking into account the risks that may exist.

2. Encouraging Regional Economic Growth Through a Strategy to Empower MSME Business Entrepreneur
a. Strengthening the MSME captive market through a partnership pattern, including enhancing the Mesra Credit target market for other communities;
b. Simplification of the MSME credit process through digitizing the MSME Credit Division's Loan on Boarding including digitizing maintenance to improve the quality of non-lancer debtors;
c. Optimization of MSME Centers that function as:
- Business function, looking for the potentials of MSME;
- Monitoring function, monitoring MSME credit business processes;
- Intermediation function, establishing cooperative relationships with related agencies or other parties related to MSME credit development.

d. Increasing the competence of Account Officers managing MSME loans through the Micro Banking Academy;
e. Increasing the role of PESAT (Integrated Community Economic Empowerment) in providing education and coaching to existing debtors and prospective debtors.

3. Maintaining the Level of Sustainability of Cheap Funds Through Optimizing Marketable Digital Banking Capabilities

a. Peningkatan pertumbuhan CASA melalui program *Business to Governmant*, *Business to Business*, *Business to Corporate* dengan menjadikan bank **bjb** sebagai *transactional banking*;
b. Optimalisasi layanan, fasilitas dan inovasi *e-channel* bank **bjb** sebagai *tools* untuk meningkatkan akuisisi nasabah ritel maupun institusi antara lain melalui penerapan platform **bjb** *Go Smart City* dalam upaya elektronifikasi layanan Pemerintah Daerah;
c. Meningkatkan *market share* melalui peningkatan layanan, fasilitas serta program sesuai kebutuhan nasabah serta penggunaan transaksi perbankan melalui *e-channel*.

4. Penguatan Likuiditas Melalui *Funding Mix* yang Efisien Untuk Mendukung Ekspansi Bisnis
   a. Membuka gerbang kerjasama dengan berbagai pihak terutama perbankan dalam menjaring dana yang dapat dimanfaatkan untuk ekspansi kredit, contoh: *Term Loan*;
   b. Meningkatkan akselerasi pertumbuhan keuangan inklusi dan literasi melalui pembukaan akses keuangan serta edukasi untuk nasabah dan calon nasabah;
   c. Meningkatkan *transactional banking* melalui optimalisasi *product holding*.
5. Transformasi Digital Dengan Memperkuat Infrastruktur Teknologi Informasi Sebagai *Anchor* Optimalisasi *Main Income* dan *Fee Based Income*
   a. Modernisasi sistem infrastruktur teknologi informasi yang reliable melalui pengembangan *delivery channels* dan optimalisasi sistem *core banking* yang lebih terintegrasi;
   b. Menjaga dan meningkatkan akurasi, keamanan dan kenyamanan dalam bertransaksi menggunakan produk *e-channel* bank **bjb** melalui perbaikan baik secara proses bisnis maupun infrastruktur pendukungnya;
   c. Membentuk ataupun bergabung dengan ekosistem digital (*digital ecosystem*) yang telah ada dalam rangka peningkatan pelayanan kepada nasabah;
   d. Otomatisasi dan integrasi berbagai layanan perbankan secara simultan sehingga dapat mendukung kebutuhan bisnis;
   e. Mendorong peningkatan *transactional banking* melalui *channels* yang telah ada seperti melalui ATM, EDC, *Mobile Banking*, QRIS bank **bjb**, dan **bjb** Digi;
   f. Optimalisasi penggunaan *structured trade facilities* untuk peningkatan transaksi *trade finance*;
   g. *Enhancement yield instrument treasury* dengan tetap memperhatikan risiko pasar dan likuiditas;
   h. Meningkatkan retail bisnis *treasury* khususnya penjualan *bonds retail* kepada nasabah.
6. Memperkuat Kerangka Permodalan dan Kapabilitas Sumber Daya Dalam Menangkap Peluang Bisnis
   a. Memperkuat permodalan melalui berbagai *corporate action* yang dapat dilakukan sebagaimana regulasi yang berlaku untuk perusahaan terbuka;
   b. Pengembangan serta evaluasi organisasi dan kualitas sumber daya manusia sebagai berikut:

a. Increasing CASA growth through Business to Governmant, Business to Business, Business to Corporate programs by making bank **bjb** as transactional banking;
b. Optimizing bank **bjb** e-channel services, facilities and innovation as tools to increase retail and institutional customer acquisition, including through the implementation of the **bjb** Go Smart City platform in efforts to electronify Regional Government services;
c. Increasing market share through improving services, facilities and programs according to customer needs and the use of banking transactions through e-channels.

4. Strengthening Liquidity Through an Efficient Funding Mix To Support Business Expansion
   a. Opening the gate of cooperation with various parties, especially banks in obtaining funds that can be used for credit expansion, for example: Term Loans;
   b. Increasing the acceleration of financial inclusion and literacy growth through opening access to finance and education for customers and prospective customers;
   c. Increasing transactional banking through optimizing product holding.
5. Digital Transformation By Strengthening Information Technology Infrastructure As Anchor Optimizing Main Income and Fee Based Income
   a. Modernization of a reliable information technology infrastructure system by developing delivery channels and optimizing a more integrated core banking system;
   b. Maintaining and improving accuracy, security and convenience in transactions using bank **bjb** e-channel products through improvements to both business processes and supporting infrastructure;
   c. Establishing or joining an existing digital ecosystem in order to improve services to customers;
   d. Simultaneous automation and integration of various banking services to support business needs;
   e. Encouraging increased transactional banking through existing channels such as through ATM, EDC, Mobile Banking, bank **bjb** QRIS, and **bjb** Digi;
   f. Optimizing the use of structured trade facilities to increase trade finance transactions;
   g. Enhancement of treasury instrument yields by taking into account market and liquidity risks;
   h. Increasing the retail treasury business, especially the sale of retail bonds to customers.
6. Strengthening the Capital Framework and Resource Capabilities in Capturing Business Opportunities
   a. Strengthening capital through various corporate actions that can be carried out in accordance with regulations that apply to public companies;
   b. Development and evaluation of the organization and quality of human resources as follows:

- Memantapkan pondasi struktur organisasi sebagai *platform* jangka panjang untuk menjaga *sustainability* bank **bjb**;
- Adaptasi struktur organisasi dalam rangka menciptakan organisasi yang lebih produktif dan efisien serta memiliki akuntabilitas berbasis kinerja yang jelas, adil dan tegas;
- Pengelolaan pegawai berbasis kompetensi dan kinerja yang didukung *corporate culture* yang kuat dan seimbang untuk menciptakan *excellent people* dan *great leader* sebagai *role model* di era digital;
- Menyusun perumusan modul dan sistem pembelajaran yang sesuai untuk mendukung bisnis dan digitalisasi perbankan secara efektif dan efisien;
- Meningkatkan kompetensi pegawai melalui penyusunan *learning profile* untuk menciptakan *talent* yang unggul di industri jasa keuangan perbankan.

c. Meningkatkan peran bidang operasional, pengendalian keuangan dan *general affairs* untuk mendukung pertumbuhan bisnis.
- Memberikan pelayanan operasional terbaik dalam rangka pertumbuhan bisnis dengan tetap mengikuti ketentuan yang berlaku;
- Memberikan analisis kinerja keuangan dan evaluasi dalam rangka penentuan arah kebijakan strategis manajemen dalam pencapaian bisnis di bidang keuangan;
- Melakukan kesinambungan program efisiensi biaya yang mendorong terciptanya laba sesuai ekspektasi;
- Melakukan pengelolaan jaringan kantor yang bersinergi dengan program penguatan digitalisasi perbankan yang berlandaskan produktivitas dan prinsip efektivitas untuk mendorong efisiensi;
- Meningkatkan *customer experience* (pengalaman pelanggan) melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement* (interaksi/hubungan antara pelanggan dan perusahaan).

d. Eksplorasi pertumbuhan bisnis bank **bjb** secara anorganik
- Menumbuhkan dan memperkuat budaya *cross selling* antara bank **bjb** dengan perusahaan anak yang dapat memberikan *benefit* bagi pertumbuhan bisnis secara *bankwide*;
- Memberikan pembinaan serta kerjasama strategis dengan pihak eksternal yang memiliki kompetensi untuk meningkatkan kinerja serta pertumbuhan bisnis perusahaan anak dan non perusahaan anak.

7. Memaksimalkan peran Unit Risiko, Kepatuhan dan Hukum Sebagai Penyeimbang Unit Bisnis dalam Penerapan *Four Eyes Principles*
a. Melaksanakan aktivitas *assurance* dan *consulting* yang independen dan *objective* sesuai *risk based* untuk mendukung operasional dan produk konvensional maupun yang berbasis layanan digital;

- Strengthening the foundation of the organizational structure as a long-term platform to maintain bank **bjb**'s sustainability;
- Adaptation of the organizational structure in order to create a more productive and efficient organization that has clear, fair and firm performance-based accountability;
- Competency and performance-based employee management supported by a strong and balanced corporate culture to create excellent people and great leaders as role models in the digital era;
- Developing the formulation of appropriate learning modules and systems to support business and banking digitalization effectively and efficiently;
- Improving employee competence through the preparation of learning profiles to create superior talent in the banking financial services industry.

c. Increasing the role of operational, financial control and general affairs to support business growth.
- Providing the best operational services in the framework of business growth while adhering to applicable regulations;
- Providing financial performance analysis and evaluation in order to determine management's strategic policy direction in achieving business in the financial sector;
- Carrying out a continuous cost efficiency program that encourages the creation of profits according to expectations;
- Managing office networks in synergy with programs to strengthen banking digitalization based on productivity and the principle of effectiveness to encourage efficiency;
- Improving customer experience (customer experience) through excellence service delivery and implementing customer protection in business activities so as to create customer engagement (interaction/relationship between customers and companies).

d. Exploration of bank **bjb** business growth inorganically
- Fostering and strengthening a culture of cross selling between bank **bjb** and subsidiary companies that can provide benefits for business growth bankwide;
- Providing guidance and strategic cooperation with external parties who have the competence to improve the performance and business growth of subsidiaries and non-subsidiaries.

7. Maximizing the role of the Risk, Compliance and Legal Units as a Balancing Business Unit in the Implementation of the Four Eyes Principles
a. Carrying out independent and objective assurance and consulting activities according to risk based to support conventional and digital service-based operations and products;

b. Memperkuat pengawasan terhadap layanan berbasis Teknologi Informasi seiring dengan arah pertumbuhan bisnis berbasis digital;
c. Pengembangan sistem manajemen risiko yang terintegrasi sebagai salah satu penerapan manajemen risiko yang efektif dan efisien;
d. Implementasi internalisasi budaya risiko untuk menciptakan penerapan manajemen risiko yang terukur untuk semua unit kerja;
e. Peningkatan kualitas pengelolaan risiko kepatuhan melalui pengembangan IT yang aplikatif dan terintegrasi;
f. Penguatan sistem informasi APU PPT menjadi sistem informasi yang handal dan berkualitas untuk melakukan pengelolaan penerapan APU PPT pada seluruh kanal transaksi termasuk transaksi digital;
g. Mempertegas pemahaman unit kerja atas aspek hukum dan risiko hukum terkait dengan produk, pelayanan, dan jasa lainnya;
h. Pengelolaan berbagai potensi hukum yang muncul berikut dengan penyelesaian permasalahan hukum secara tegas, efektif dan efisien guna mendukung akselerasi pertumbuhan bisnis;
i. Memperkuat sinergitas fungsi audit, manajemen risiko, kepatuhan dan hukum dalam partisipasinya untuk pengembangan produk dan layanan dengan mendukung penyelarasan dan sinkronisasi kebijakan dan prosedur yang berlaku di bank **bjb**.

Perselisihan Internal

Selama tahun 2022 tidak terdapat perselisihan internal antar pegawai.

Penyediaan Dana Besar dan Penyediaan Dana Kepada Pihak Terkait

Penyediaan dana menjadi salah satu kegiatan usaha utama yang dilaksanakan oleh Perseroan untuk menghindari kegagalan usaha Bank sebagai akibat konsentrasi penyediaan dana dan meningkatkan independensi Direksi dan Dewan Komisaris terhadap potensi intervensi dari pihak terkait, Bank menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan penyediaan dana, khususnya penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar (*large exposures*) berpedoman pada ketentuan yang mengatur mengenai batas maksimum pemberian kredit bank umum.

Direksi menetapkan kebijakan penyediaan dana, khususnya penyediaan dana besar untuk melakukan pengendalian serta pemantauan risiko di dalam proses penyediaan dana kepada pihak ketiga sehingga risiko yang timbul atas kegiatan penyediaan dana tersebut tidak akan memberikan dampak secara signifikan terhadap Perseroan.

b. Strengthening supervision of Information Technology-based services in line with the direction of digital-based business growth;
c. Development of an integrated risk management system as one of the implementation of effective and efficient risk management;
d. Implementation of risk culture internalization to create measurable risk management implementation for all work units;
e. Improving the quality of compliance risk management through the development of applicable and integrated IT;
f. Strengthening the AML CFT information system to become a reliable and quality information system to manage the implementation of AML CFT in all transaction channels including digital transactions;
g. Strengthening the work unit's understanding of legal aspects and legal risks related to products, services and other services;
h. Management of various emerging legal potentials along with resolving legal issues in a firm, effective and efficient manner to support accelerated business growth;

i. Strengthening the synergy of audit, risk management, compliance and legal functions in their participation in developing products and services by supporting the alignment and synchronization of policies and procedures that apply to bank **bjb**.

Internal Disputes

During 2022 there will be no internal disputes between employees.

Provision of Large Funds and Provision of Funds to Related Parties

Provision of funds is one of the main business activities carried out by the Bank to avoid the failure of the Bank's business as a result of the concentration of the provision of funds and increase the independence of the Directors and the Board of Commissioners of potential interventions from related parties.The Bank applies the principle of prudence and risk management in providing funds, particularly the provision of funds to related parties and/or the provision of large exposures based on the provisions governing the maximum lending limit for commercial banks.

The Directors sets the policy for providing funds, especially the provision of large funds to control and monitor risks in the process of providing funds to third parties so that the risks arising from the provision of these funds will not have a significant impact on the Company.

No	Penyedia Dana Fund Provider	Jumlah 2022 2022 amount	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in million rupiah)
1	Kepada Pihak Terkait / To Related Parties	14	323,288
2	Kepada 25 Debitur Inti / To 25 Core Debtors		
	a. Individu / Individual	17	9,793,934
	b. Grup / Group	8	4,650,117
	Total Debitur Inti / Total Core Debtors	25	14,444,051

Transaksi yang Mengandung Benturan Kepentingan

bank **bjb** telah memiliki Kebijakan terkait Benturan Kepentingan untuk dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha Bank yang telah ditetapkan melalui:

1. Surat Keputusan Direksi Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan;
2. Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi;
3. Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 13 September 2021 tentang Kebijakan Tata Kelola;
4. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Setiap pegawai Bank yang berpotensi atau telah berada dalam situasi Benturan Kepentingan wajib mengungkapkan melalui laporan mengenai situasi benturan kepentingan yang akan/sedang dihadapinya, melalui surat deklarasi yang disampaikan kepada pihak pengelola situasi benturan kepentingan untuk kemudian diberikan rekomendasi.

Selain itu seluruh pengungkapan yang tertuang di dalam laporan mengenai situasi benturan kepentingan dan rekomendasi yang diberikan atas pengungkapan situasi benturan kepentingan tersebut disampaikan kepada Divisi Kepatuhan & APU PPT untuk dilakukan pemantauan dan evaluasi terhadap implementasi atas pengelolaan benturan kepentingan di lingkungan bank **bjb**.

Pencegahan Transaksi Orang Dalam (*Insider Trading*)

Kebijakan Perseroan tentang *Insider Trading* diatur dalam Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. dan Surat Keputusan Direksi nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang SOP Disiplin Pegawai.

Transactions Containing Conflict of Interest

bank **bjb** already owned a Conflict of Interest Guidelines to be able to handle conflict of interest situations at hand, in order to carry out the Bank's business activities as stipulated in:

1. Decree of the Directors number 0422/SK/DIR-KAP/2022 dated August 05, 2022 concerning Guidelines for Conflict of Interest;
2. Decree of Directors number 0077/SK/DIR-CS/2019 dated January 14, 2019 concerning Directors' Work Procedures Policy;
3. Decree of Directors number 0705/SK/DIR-KAP/2021 dated September 13, 2021 concerning Corporate Governance Policy;
4. Decree of Board of Commissioners number 02/SK/DKO/2022 dated January 04, 2022 concerning the Board of Commissioners Work Guidelines and Procedures.

Every bank employee who has the potential or is in a conflict of interest situation is obliged to make a report regarding the conflict of interest situation that will be/is facing him through a declaration letter which is submitted to the party who manages the conflict of interest situation/official/recommendation party to be given a recommendation.

In addition, all disclosures contained in the report regarding conflict of interest situations and recommendations given for disclosure of conflict of interest situations are copied to the Compliance Division and AML CTF to monitor and evaluate the implementation of conflict of interest management within bank **bjb**.

Prevention of Inside Transactions (Insider Trading)

The Company's policy regarding Insider Trading was regulated in the Decree of the Directors number 709/SK/DIR-KP/2014 dated October 7, 2014 concerning Business Ethics and Code of Conduct for PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. and the Decree of the Directors number 0539/SK/DIR-HCA/2021 dated July 30, 2021 regarding the SOP for Employee Discipline.

Perseroan meminimalisir terjadinya *insider trading* tersebut melalui kebijakan tersebut yang salah satunya mengatur secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.

Transparansi Kondisi Keuangan dan Non Keuangan Perusahaan

bank **bjb** memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non keuangan sesuai ketentuan yang berlaku melalui penyampaian dan publikasi informasi baik melalui media cetak maupun situs web Perseroan. Adapun bentuk transparansi keuangan dan non keuangan dimaksud
antara lain:

1. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada regulator.
2. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada regulator dan dipublikasikan di situs web Perseroan juga media cetak nasional dan lokal terpilih.
3. Laporan Tahunan bank **bjb** disusun sesuai ketentuan yang berlaku dan disampaikan kepada *stakeholder* maupun *shareholder* Perseroan juga dipublikasikan melalui situs web.
4. Informasi Tata Kelola Perusahaan di antaranya Laporan GCG Tahunan dan Laporan Tata Kelola Terintegrasi Tahunan dan dipublikasikan melalui Situs Web bank **bjb**.
5. Informasi Produk dan Layanan serta jaringan kantor layanan bank diinformasikan melalui situs web dan media sosial Perseroan secara aktif.
6. Informasi lainnya yang mendukung keterbukaan informasi, edukasi keuangan, dan layanan kepada masyarakat dilakukan melalui media informasi dan publikasi yang dimiliki Perseroan termasuk penyelenggaraan kegiatan korporasi.

The Company minimized the occurrence of insider trading through these policies, one of which strictly regulated data and/or information that was confidential with that of the public, as well as dividing the duties and responsibilities for managing the information in a proportional and efficient manner.

Transparency of Financial and Non-Financial Conditions of the Company

bank **bjb** fulfills transparency and publication obligations of financial and non-financial conditions by applicable provisions through the delivery and publication of information through both print media and company websites. The forms ofinancial and non-financial transparency meant before are written in the following sentences:

1. Monthly and Quarterly Financial Reports are submitted to the regulator.
2. Monthly and Quarterly Financial Reports are submitted to regulators and published on the Company's website as well as selected national and local print media.
3. The annual bank **bjb** report is prepared under applicable regulations and submitted to the Company's stakeholders and shareholders also published through the website.
4. Corporate Governance Information including the Annual GCG Report and the Annual Integrated Corporate Governance Report and published through the bank **bjb**'s website.
5. Product and Service Information and the bank's office service network are actively informed through the Company's website and social media.
6. Other information that supports information disclosure, financial education, and services to the public is carried out through information media and publications owned by the Company including the implementation of corporate activities.



Penerapan Tata Kelola Terintegrasi

Basic Application of Corporate Governance Integrated

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi, bank **bjb** termasuk lembaga keuangan yang memiliki kewajiban penerapan tata kelola terintegrasi. Hal tersebut dikarenakan terdapatnya kepemilikan saham beberapa Lembaga Jasa Keuangan oleh bank **bjb**.

Selain hal tersebut, dengan kedudukan bank **bjb** sebagai Lembaga Jasa Keuangan yang Pemegang Saham Pengendalinya adalah Pemerintah Provinsi Jawa Barat, bank **bjb** memiliki keterkaitan dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Hal ini menjadikan Perseroan memiliki hubungan pengendalian dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Atas dasar inilah Perseroan bersama seluruh Lembaga Jasa Keuangan yang memiliki hubungan kepemilikan maupun hubungan pengendalian dapat dikategorikan sebagai suatu Konglomerasi Keuangan.

Sebagai bagian dari Konglomerasi Keuangan tersebut, bank **bjb** berkeinginan untuk dapat berperan aktif di dalam melaksanakan tata kelola terintegrasi sesuai Peraturan Otoritas Jasa Keuangan nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan. Dengan demikian, pelaksanaan tata kelola yang dilakukan secara terintegrasi tersebut kedepannya dapat mewujudkan suatu konglomerasi keuangan yang sehat yang dapat berpartisipasi di dalam menciptakan sektor jasa keuangan yang tumbuh secara berkelanjutan dan stabil.

Berdasarkan surat Nomor 539/1030/Inves&BUMD tanggal 2 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama dan surat nomor 539/1495/Inves&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama, Bank ditunjuk selaku Entitas Utama bagi seluruh Lembaga Jasa Keuangan yang dimiliki dan/atau dikendalikan oleh Pemerintah Provinsi Jawa Barat. Beberapa upaya yang telah dilakukan oleh Bank terkait implementasi Peraturan Otoritas Jasa Keuangan nomor 18/POJK.02/2014 tersebut adalah sebagai berikut:

1. **Pembentukan Satuan Kerja**
   Berdasarkan Surat Keputusan Direksi Nomor 0376/SK/DIR-PST/2021 tanggal 10 Mei 2021 tentang Deskripsi Jabatan, diatur mengenai hal-hal sebagai berikut:
   a. Pelaksanaan Fungsi Kepatuhan Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Kepatuhan & APU-PPT Grup Tata Kelola & Pengendalian Gratifikasi;
   b. Pelaksanaan Fungsi Manajemen Risiko Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Manajemen Risiko Grup Manajemen Risiko Terintegrasi.

In accordance with the Financial Services Authority Regulation number 18/POJK.03/2014 concerning the implementation of Governance for the Integrated Conglomerate, bank **bjb** belongs to the financial institution that has the obligation to implement integrated governance. That is because there are shares in several Financial Services Institutions by the bank **bjb**.

Furthermore, bank **bjb** as a Financial Services Institution whose controlling shareholder is the West Java Provincial Government, bank **bjb** has a relationship with the Financial Services Institution owned by the West Java Provincial Government. Therefore, the Company has a controlling relationship with the Financial Services owned by the Government of West Java Province. Based on this, the Company and all financial service institutions that have ownership and control relationships can be categorized as a Financial Conglomerate.

As a part of the Financial Conglomerate, the bank **bjb** is willing to be able to play an active role in implementing integrated governance in accordance with Financial Services Authority Regulation number 18/POJK.03/2014 concerning The Implementation of Governance for the Integrated Conglomerates. Thus, the implementation of governance carried out in an integrated manner in the future can create a healthy financial conglomerate that can participate in creating a financial service sector that grows in a sustainable and stable manner.

Based on the letter No. 539/1030/Inves&BUMD dated March 2, 2015 concerning the Appointment of the bank **bjb** as the Main Entity and letter No.539/1495/Inves&BUMD dated March 27, 2015 regarding the appointment of the bank **bjb** as the Main Entity, the Bank is appointed as the Main Entity for all Financial Services Institution owned and/or controlled by the Government of West Java Province. Some efforts made by the Bank related to the implementation of the Financial Services Authority Regulation number 18/POJK.02/2014 are as follows:

1. **The Formation of Work Unit**
   Based on the Decree of the of Directors Number 0376/SK/DIRPST/ 2021 dated May 10, 2021 concerning Job Description, the following matters are regulated:
   a. Implementation of the Integrated Compliance Function at the bank **bjb** financial conglomerate is carried out by the Compliance Division & AML-CFT Gratification Management & Control Group;
   b. Implementation of the Integrated Risk Management Function at the bank **bjb** financial conglomerate is carried out by the Risk Management Division of the Integrated Risk Management Group.

c. Pelaksanaan Fungsi Audit Internal Terintegrasi dilaksanakan oleh Grup Audit Internal Terintegrasi di Satuan Kerja Audit Internal.

2. Pembentukan Komite Tata Kelola Terintegrasi

Berdasarkan Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi, Struktur Keanggotaan Komite Tata Kelola Terintegrasi adalah sebagai berikut:

a. 1 (satu) Komisaris Independen sebagai Ketua merangkap anggota atas nama Fahlino F. Sjuib
b. 1 (satu) Komisaris Utama Independen sebagai anggota atas nama Farid Rahman
c. 1 (satu) Komisaris sebagai anggota atas nama Muhadi
d. Pihak Independen sebagai anggota atas nama Humbul Kristiawan
e. 1 (satu) *Ex Officio* Dewan Komisaris bank **bjb** Syariah
f. 1 (satu) *Ex Officio* Dewan Pengawas bank **bjb** Syariah
g. 2 (dua) *Ex Officio* Dewan Komisaris BPR Perusahaan Anak
h. 1 (satu) *Ex Officio* Dewan Komisaris **bjb** Sekuritas

3. Pembentukan Komite Manajemen Risiko Terintegrasi

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, KMRT dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari:

a. Ketua merangkap anggota tetap: Direktur Entitas Utama yang membidangi Fungsi Manajemen Risiko
b. Sekretaris merangkap anggota tetap: Pemimpin Divisi Manajemen Risiko Entitas Utama
c. Anggota tetap:
- Direktur yang membawahkan fungsi manajemen risiko dari LJK dalam Konglomerasi Keuangan
- Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Audit Internal Terintegrasi
- Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi KepatuhanTerintegrasi
- Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pelaporan Keuangan
- Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pengelolaan Anak Perusahaan
- Anggota SKMRT

d. Anggota Tidak Tetap:
- Perwakilan Direktur LJK dalam Konglomerasi Keuangan
- Pejabat Eksekutif Entitas Utama diluar anggota tetap

c. The Integrated Internal Audit Group carries out implementation of the Integrated Internal Audit Function in the Internal Audit Unit.

2. The Establishment of an Integrated Governance Committee

Based on the Decree of the Board of Commissioners Number 06/SK/DKO/2021 dated December 28, 2021 regarding the Guidelines and Work Order of the Integrated Governance Committee, the Membership Structure of the Integrated Governance Committee is as follows:

a. 1 (one) Independent Commissioner as Chairman and concurrently member namely Fahlino F. Sjuib
b. 1 (one) Independent President Commissioner as a member namely Farid Rahman
c. 1 (one) Commissioner as a member namely Muhadi
d. Independent Party as a member namely Dinan Sufendi RAE
e. 1 (one) Ex Officio Board of Commissioners of bank **bjb** Syariah
f. 1 (one) Ex Officio bank **bjb** Syariah supervisory board
g. 2 (two) Ex Officio Board of Commissioners of BPR Subsidiaries
h. 1 (one) Ex Officio Board of Commissioners of **bjb** Sekuritas

3. Establishment of an Integrated Risk Management Committee

Based on the Decree of the Directors of bank **bjb** Number 0823/SK/DIR-MRI/2021 dated December 28, 2021, concerning Guidelines for the Integrated Risk Management Committee, KMRT in the risk management process methodology is tasked with developing a risk culture and setting directions for all activities that contain risks in the Financial Conglomerate. The process of the Integrated Risk Management Committee is specifically contained in the Integrated Risk Management Committee Guidelines.

The membership structure of the Integrated Risk Management Committee consists of:

a. Chairman concurrently as permanent member: Director of Main Entity in charge of Risk Management Function
b. Secretary concurrently permanent member: Risk Management Division Head of Main Entity
c. Permanent Member:
- Director in charge of the risk management function of the Financial Services Institutions in the Financial Conglomeration
- Executive Officer of Main Entity who performs the Integrated Internal Audit Function
- Executive Officer of Main Entity who performs the Integrated Compliance Function
- Executive Officer of Main Entity who performs the Financial Reporting Function
- Executive Officer of Main Entity who performs the Subsidiary Management Function
- Integrated Risk Management Unit (SKMRT) member

d. Non-Permanent Members:
- Representative of the Director of Financial Services Institutions in the Financial Conglomerate
- Executive Officers of Main Entity other than permanent members

- Perwakilan anggota tetap Pejabat Eksekutif Entitas Utama

4. **Penyusunan Pedoman Tata Kelola Terintegrasi**
   Sebagai Entitas Utama, Bank juga memiliki kewajiban untuk menyusun Pedoman Tata Kelola Terintegrasi. Penyusunan Pedoman Tata Kelola Terintegrasi dimaksud berpedoman kepada Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan serta ketentuan-ketentuan yang berlaku bagi masing-masing Lembaga Jasa Keuangan yang tergabung di dalam Konglomerasi Keuangan. Bank telah menetapkan pedoman tata kelola terintegrasi melalui Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Kebijakan Tata Kelola Bank, yang mana Kebijakan tersebut telah mendapat persetujuan Dewan Komisaris sesuai dengan Surat Nomor 103/DKO/M/2021 tanggal 27 Oktober 2021 perihal Persetujuan Revisi Kebijakan Tata Kelola Bank.

5. **Penyusunan Kebijakan dan Pedoman Manajemen Risiko Terintegrasi**
   Salah satu upaya di dalam pelaksanaan penerapan manajemen risiko terintegrasi, bank **bjb** telah menyusun Kebijakan dan Pedoman Manajemen Risiko sesuai dengan Surat Keputusan Direksi nomor 0403/SK/DIR-MRI/2020 tanggal 24 Juni 2020 yang di dalamnya memuat penerapan serta pengelolaan Manajemen Risiko Terintegrasi yang cakupannya disesuaikan dengan Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan. Penerapan Manajemen Risiko Terintegrasi terdiri atas pengelolaan risiko-risiko yang ada di dalam Konglomerasi Keuangan dan empat pilar penerapan Manajemen Risiko Terintegrasi sesuai dengan ketentuan serta menjadi acuan bagi Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) dalam melaksanakan fungsi manajemen risiko di dalam Konglomerasi Keuangan.

6. **Penyusunan Laporan Pelaksanaan Tata Kelola Terintegrasi**
   Sesuai Surat Edaran Otoritas Jasa Keuangan Nomor 15/SEOJK.03/2015 tanggal 25 Mei 2015 perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan bank selaku Entitas Utama wajib menyusun dan menyampaikan Laporan Tahunan Pelaksanaan Tata Kelola Terintegrasi kepada Otoritas Jasa Keuangan paling lama 5 (lima) bulan sejak tahun buku berakhir, serta mempublikasikan laporan tahunan dimaksud dalam situs web Entitas Utama paling lama 5 (lima) bulan sejak tahun buku berakhir. Untuk itu, Bank telah menyusun laporan Pelaksanaan Tata Kelola Terintegrasi bank **bjb** Tahun 2022 dan telah menyampaikan laporan tersebut kepada Otoritas Jasa Keuangan serta telah mempublikasikan laporan tahunan dimaksud dalam situs web Bank.

- Permanent member representative Executive Officer of Main Entity

4. **Preparation of Integrated Governance Guidelines**
   As the Main Entity, Bank also should prepare Integrated Governance Guidelines. The preparation of the Integrated Governance Guidelines refers to the Financial Services Authority Regulation Number 18/POJK.03/2014 concerning the Implementation of Governance for Financial Conglomerates and the provisions that apply to each Financial Services Institution incorporated in the Financial Conglomerate. The Bank has established integrated governance guidelines through the Decree of the Directors Number 0705/SK/DIR-KAP/2021 dated October 27, 2021 concerning Bank Governance Policy, in which the Board has approved the Policy of Commissioners following Letter Number 103/DKO/M/ 2021 dated October 27, 2021 regarding Approval of Revision of Bank Governance Policy.

5. **Preparation of Integrated Risk Management Preparation of Integrated Risk Management**
   One of the efforts in implementing the implementation of integrated risk management, bank **bjb** has compiled a Risk Management Policy and Guidelines following the Decree of the Directors number 0403/SK/DIR-MRI/2020 dated June 24, 2020, which includes the implementation and management of Integrated Risk Management which covers adjusted to the Financial Services Authority Regulation Number 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates. The implementation of Integrated Risk Management consists of managing the risks that exist within the Financial Conglomerate and the four pillars of the implementation of Integrated Risk Management following the provisions as well as being a reference for the Integrated Risk Management Unit (SKMRT) in carrying out the risk management function within the Financial Conglomerate.

6. **Preparation of Integrated Governance Implementation Reports**
   Following the Circular Letter of the Financial Services Authority Number 15/SEOJK.03/2015 dated May 25, 2015, regarding the Implementation of Integrated Governance for Financial Conglomerates, banks as the Main Entity are required to prepare and submit an Annual Report on the Implementation of Integrated Governance to the Financial Services Authority no later than 5 (five) months since the end of the financial year, and publish the said annual report on the Main Entity website no later than 5 (five) months after the end of the financial year. For this reason, the Bank has prepared a report on the Implementation of bank **bjb** Integrated Governance in 2022, submitted the report to the Financial Services Authority, and published the annual report referred to on the Bank's website.

Assessment Tata Kelola Terintegrasi

Hasil *Assessment* Tata Kelola Terintegrasi Periode Januari – Juni 2022 adalah sebagai berikut.

Assessment Tata Kelola Terintegrasi

The results of the Integrated Governance Assessment for the January – June 2022 period were as follows.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance	
Peringkat Rating	**Definisi Peringkat** Rating definition
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK. The Financial Conglomerate was considered to have implemented Integrated Governance which was generally good. This was reflected in adequate fulfillment of the application of the principles of Integrated Governance. If there were weaknesses in the implementation of Integrated Governance, in general these weaknesses were not significant and could be resolved through normal actions by the Main Entity and/or FSI.

Kesimpulan:
Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

A. Struktur Tata Kelola Terintegrasi

Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:

1. Direksi dan Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang harus dimiliki oleh Direksi dan Dewan Komisaris Entitas Utama;
2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi yang diketuai oleh Komisaris Independen dan Anggota dari pihak Independen sebagai anggota Komite Tata Kelola Terintegrasi;
3. Jumlah dan komposisi Komisaris Independen telah sesuai dengan kebutuhan Konglomerasi Keuangan serta efisiensi dan efektivitas pelaksanaan tugas Komite telah memenuhi keterwakilan masing-masing sektor jasa keuangan;
4. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang memiliki kompetensi yang memadai;
5. Kedudukan Satuan Kerja Audit Internal telah independen terhadap Satuan Kerja Operasional dan berada di bawah garis komando langsung dari Direktur Utama serta memiliki garis koordinasi dengan Dewan Komisaris sesuai dengan Piagam Audit Internal;
6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia dengan kompetensi yang memadai baik secara individual maupun kolektif untuk pelaksanaan fungsi Satuan Kerja Audit Internal;
7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai;
8. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator;
9. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan;
10. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

Conclusion:
Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it was concluded that:

A. Integrated Governance Structure

The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:

1. The Main Entity's Board of Directors and Board of Commissioners had been declared to have passed the fit and proper test conducted by the Financial Services Authority so that they met the integrity, competency and financial reputation requirements that had to be possessed by the Main Entity's Board of Directors and Board of Commissioners;
2. The Main Entity formed an Integrated Governance Committee chaired by an Independent Commissioner and Members of the Independent party as members of the Integrated Governance Committee;
3. The number and composition of the Independent Commissioners were in accordance with the needs of the Financial Conglomerate and the efficiency and effectiveness of the implementation of the Committee's duties had fulfilled the representation of each financial services sector;
4. Main Entity Integrated Compliance Work Unit acted independently of existing operational work units, and consists of human resources with adequate competence;
5. The position of the Internal Audit Work Unit was independent from the Operational Work Unit and was under the direct command line from the Main Director and had a coordination line with the Board of Commissioners in accordance with the Internal Audit Charter;
6. The Board of Directors of the Main Entity had met the needs of human resources with adequate competence both individually and collectively for the implementation of the Internal Audit Work Unit function;
7. As a form of implementing good Risk Management, the Main Entity had an adequate organizational structure;
8. The Main Entity already had an Integrated Risk Management Policy contained in the Risk Management Policy which included the management of Risk Management in accordance with what had been determined by the regulator;
9. The Integrated Governance Policy contained in the Bank's Governance Policy consisted of an Integrated Governance framework for Main Entities and Financial Services Institutions;
10. The Integrated Governance Framework for Main Entities and Financial Services Institutions complied with regulatory requirements.

B. Proses Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
   b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Disscussion* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan;
   c. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi;
   d. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi dan hasil *review* Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan *monitoring* oleh Divisi Manajemen Anak Perusahaan;
   e. Dewan Komisaris telah menyelenggarakan rapat Dewan Komisaris melalui Komite Tata Kelola Terintegrasi secara rutin sesuai ketentuan yang berlaku;
   f. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola Terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala;
   g. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian intern dan pelaksanaan fungsi Kepatuhan Terintegrasi;
   h. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama periode Semester I Tahun 2022 sebanyak 3 (tiga) kali;
   i. Satuan Kerja Kepatuhan Terintegrasi telah melakukan *monitoring* dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* Kelola Terintegrasi dalam Konglomerasi Keuangan;
   j. Satuan Kerja Audit Internal telah melakukan *monitoring*, peningkatan kualitas dan pemeriksaan terhadap penerapan fungsi Audit Internal pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester I tahun 2022;
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan selama periode Semester I Tahun 2022;
   l. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.
2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat entitas yang belum menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama.
   b. Keterbatasan media untuk proses *monitoring* dan *sharing knowledge* pada masa pandemi.

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. Main Entity Directors had submitted the Integrated Governance Guidelines to the Directors of Financial Services Institutions in the Financial Conglomerate;
   b. The Board of Directors of the Main Entity through the Supporting Organs had provided direction, monitored, and evaluated the implementation of the Integrated Governance Guidelines through Focus Group Discussion activities on Integrated Governance in the Financial Conglomeration to all LJK members of the Financial Conglomerate;
   c. Main Entity Directors followed up on all directions or advice from the Board of Commissioners in order to improve the Integrated Governance Guidelines;
   d. The Board of Directors of the Main Entity had followed up on the inspection results of the Integrated Internal Audit Work Unit and the results of the review of the Integrated Compliance Work Unit and monitoring had been carried out by the Subsidiary Management Division;
   e. The Board of Commissioners held regular meetings of the Board of Commissioners through the Integrated Governance Committee in accordance with applicable regulations;
   f. The Main Entity Board of Commissioners conducted supervision through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity Directors through regular Integrated Governance Committee meetings;
   g. The Integrated Governance Committee evaluated the implementation of Integrated Governance both assessing the adequacy of internal control and implementing the Integrated Compliance function;
   h. The Integrated Governance Committee held 3 (three) Integrated Governance Committee meetings during the first semester of 2022;
   i. The Integrated Compliance Work Unit monitored and evaluated the implementation of the Compliance function in Financial Services Institutions in the Financial Conglomerate through the Focus Group Discussion on Integrated Management in the Financial Conglomerate;
   j. The Internal Audit Work Unit conducted monitoring, quality improvement and inspection of the implementation of the Internal Audit function at Financial Services Institutions in the Financial Conglomerate during Semester I 2022;
   k. The Main Entity implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority for Financial Services Institutions in Financial Conglomerates through Focus Group Discussion activities on Integrated Governance in Financial Conglomerates during Semester I of 2022;
   l. The implementation of the Integrated Governance process by Main Entities and Financial Services Institutions in the Financial Conglomerate was guided by the Integrated Governance Policy.
2. Values that reflected weaknesses in the aspects of the Financial Conglomerate Integrated Governance process were:
   a. There were still entities that hadnot followed up on the review results as a form of developing the implementation of the Risk Management function, compliance function and internal audit function of the Main Entity.
   b. Limited media for the process of monitoring and sharing knowledge during a pandemic.

C. Hasil Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama.
   b. Direksi Entitas Utama telah memantau dan *monitoring* temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi;
   c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat;
   d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi;
   e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Semester I Tahun 2022;
   f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat;
   g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama;
   h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Januari – Juni 2022 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Dewan Komisaris, dan Direktur Kepatuhan;
   i. Satuan Kerja Audit Internal Terintegrasi telah bertindak objektif dalam melakukan pemantauan pelaksanaan audit;
   j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*;
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan;
   l. Direksi dan Dewan Komisaris Entitas Utama telah mampu melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Rapat Komite Manajemen Risiko Terintegrasi (KMRT) dan Rapat Komite Tata Kelola (KTT).
   m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko diseluruh Lembaga Jasa Keuangan.
2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank.
   b. Dalam pelaksanaan fungsi manajemen risiko di LJK dalam Konglomerasi Keuangan masih perlu dilakukan penyesuaian agar berjalan sesuai dengan ketentuan OJK.
   c. Secara umum penerapan fungsi kepatuhan sudah baik namun masih perlu dilakukan penyesuaian dan peningkatan kualitas terhadap penerapannya.
   d. Masih terdapat tindak lanjut hasil pemeriksaan Satuan Kerja Audit Internal di LJK dalam Konglomerasi Keuangan yang belum memadai.

C. Integrated Governance Results

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Integrated Governance Guidelines had been adjusted according to the direction of the Main Entity Board of Commissioners.
   b. Main Entity Directors monitored audit findings and recommendations on general inspections conducted by the Integrated Internal Audit Work Unit;
   c. The results of the Main Entity Board of Commissioners meeting had been included in the minutes of the meeting;
   d. The Main Entity Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through the Integrated Governance Committee meeting;
   e. The Integrated Governance Committee carried out evaluation activities for the implementation of Integrated Governance through meetings during Semester I of 2022;
   f. The results of the Integrated Governance Committee meeting had been properly documented in the minutes of the meeting;
   g. The Integrated Compliance Work Unit submitted a report on the implementation of its duties and responsibilities to the Director in charge of the Main Entity Compliance function;
   h. The Integrated Internal Audit Work Unit submitted the Integrated Internal Audit report for the period January – June 2022 to the Director appointed to supervise the LJK in the Financial Conglomerate, the Board of Commissioners and the Compliance Director;
   i. The Integrated Internal Audit Work Unit acted objectively in monitoring audit implementation;
   j. The recommendations for audit results were in accordance with the problems and could be used as a reference for improvement and had been submitted to the management of each Financial Services Institution in the Financial Conglomerate in the exit meeting;
   k. The Main Entity implemented Integrated Risk Management effectively by carrying out reporting obligations in accordance with the provisions of the Financial Services Authority;
   l. The Main Entity's Board of Directors and Board of Commissioners had been able to carry out their duties and responsibilities regarding Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT).
   m. The results of the implementation of Integrated Governance d reflected that the Main Entity and LJK in the Financial conglomerate d implemented the principles of Good Governance in accordance with applicable regulations, reflected in the implementation of Focus Group Discussion activities, review of the infrastructure framework for the implementation of the Internal Audit function, Compliance function, and Risk Management functions throughout the Financial Services Institution.
2. The values that reflected the lack of aspects of the Financial Conglomerate Integrated Governance Results were:
   a. There were still members of the Financial Conglomerate who had not reached the Bank's Business Plan targets.
   b. In implementing the risk management function at FSI within the Financial Conglomerate, adjustments still needed to be made so that it was in accordance with FSA regulations.
   c. In general, the implementation of the compliance function was good, but adjustments and quality improvements still needed to be made to its implementation.
   d. There were still insufficient follow-ups on the results of inspections by the Internal Audit Work Unit at LJK in the Financial Conglomerate.

Hasil *Assessment* Tata Kelola Terintegrasi Periode Juli - Desember 2022 adalah sebagai berikut:

The results of the Integrated Governance Assessment for the July - December 2022 period are as follows:

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance	
Peringkat Rating	**Definisi Peringkat** Rating Definition
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK. The Financial Conglomerate was considered to have implemented Integrated Governance which was generally good. This was reflected in adequate fulfillment of the application of the principles of Integrated Governance. If there were weaknesses in the implementation of Integrated Governance, in general these weaknesses were not significant and could be resolved through normal actions by the Main Entity and/or FSI.

Kesimpulan :
Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

A. Struktur Tata Kelola Terintegrasi

Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah :

1. Direksi dan Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang dibutuhkan dalam kegiatan bisnis Lembaga Jasa Keuangan yang bergerak di sektor perbankan;
2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi yang diketuai oleh Komisaris Independen dan Anggota dari pihak Independen sebagai struktur keanggotaan Komite Tata Kelola Terintegrasi;
3. Jumlah dan komposisi Komisaris Independen yang menjadi anggota telah sesuai dengan kebutuhan Konglomerasi Keuangan serta efisiensi dan efektivitas pelaksanaan tugas Komite telah memenuhi keterwakilan masing-masing sektor jasa keuangan;
4. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang berkualitas sebagai anggota Satuan Kerja Kepatuhan Terintegrasi;
5. Satuan Kerja Audit Internal Terintegrasi independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan dengan Piagam Audit Internal dan Pedoman Struktur Organisasi;
6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang berkualitas sebagai anggota untuk melaksanakan fungsi Satuan Kerja Audit Internal dengan kompetensi yang memadai baik secara individual maupun kolektif;
7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan;
8. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator;
9. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan;
10. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

Conclusion ::
Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it could be concluded that:

A. Integrated Governance Structure

The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:

1. The Main Entity's Board of Directors and Board of Commissioners had been declared to have passed the fit and proper test conducted by the Financial Services Authority so that they met the integrity, competency and financial reputation requirements required for the business activities of Financial Services Institutions operating in the banking sector;
2. The Main Entity formed an Integrated Governance Committee chaired by an Independent Commissioner and Members of Independent parties as the membership structure of the Integrated Governance Committee;
3. The number and composition of Independent Commissioners who were members were in accordance with the needs of the Financial Conglomerate and the efficiency and effectiveness of the implementation of the Committee's duties fulfilled the representation of each financial services sector;
4. Main Entity Integrated Compliance Work Unit acted independently of existing operational work units, and consisted of qualified human resources as members of the Integrated Compliance Work Unit;
5. The Integrated Internal Audit Work Unit was independent of the Operational Work Unit as the Main Entity in the Financial Conglomeration with the Internal Audit Charter and Organizational Structure Guidelines;
6. The Board of Directors of the Main Entity had met the needs of qualified human resources as members to carry out the functions of the Internal Audit Work Unit with adequate competence both individually and collectively;
7. As a form of implementing good Risk Management, the Main Entity had an adequate organizational structure for the Financial Conglomeration;
8. The Main Entity already had an Integrated Risk Management Policy contained in the Risk Management Policy which included the management of Risk Management in accordance with what had been determined by the regulator;
9. The Integrated Governance Policy contained in the Bank's Governance Policy consisted of an Integrated Governance framework for Main Entities and Financial Services Institutions;
10. The Integrated Governance Framework for Main Entities and Financial Services Institutions complied with regulatory requirements.

B. Proses Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
   b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Disscussion* dan kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan;
   c. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi;
   d. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi dan hasil *review* Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan *monitoring* oleh Divisi Manajemen Anak Perusahaan;
   e. Dewan Komisaris telah menyelenggarakan rapat gabungan Dewan Komisaris dengan Direksi selama semester II sebanyak 4(empat) kali, dan rapat internal semester II sebanyak 7 (tujuh) kali;
   f. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala;
   g. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian intern dan pelaksanaan fungsi Kepatuhan Terintegrasi melalui pelaksanaan rapat Komite Tata Kelola Terintegrasi;
   h. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama periode Periode Juli sampai dengan Desember tahun 2022 sebanyak 3 (tiga) kali;
   i. Satuan Kerja Kepatuhan Terintegrasi telah melakukan *monitoring* dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan;
   j. Satuan Kerja Audit Internal telah melakukan *monitoring*, peningkatan kualitas dan pemeriksaan terhadap penerapan fungsi Audit Internal pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester II tahun 2022;
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan selama periode Semester II Tahun 2022;
   l. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.
2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat entitas yang belum menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama.
   b. Keterbatasan media untuk proses *monitoring* dan *sharing knowledge* pada masa pandemi.

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. Main Entity Directors had submitted the Integrated Governance Guidelines to the Directors of Financial Services Institutions in the Financial Conglomeration;
   b. Main Entity Directors through Supporting Organs provided direction, monitored, and evaluated the implementation of Integrated Governance Guidelines through Focus Group Discussion activities and Integrated Governance Workshops in Financial Conglomerates to all LJK members of Financial Conglomerates;
   c. Main Entity Directors followed up on all directions or advice from the Board of Commissioners in order to improve the Integrated Governance Guidelines;
   d. The Board of Directors of the Main Entity followed up on the inspection results of the Integrated Internal Audit Work Unit and the results of the review of the Integrated Compliance Work Unit and monitoring had been carried out by the Subsidiary Management Division;
   e. The Board of Commissioners held 4 (four) joint meetings between the Board of Commissioners and the Board of Directors during the second semester, and 7 (seven) internal meetings in the second semester;
   f. The Main Entity Board of Commissioners conducted supervision through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity Directors through regular Integrated Governance Committee meetings;
   g. The Integrated Governance Committee evaluated the implementation of Integrated Governance both assessing the adequacy of internal controls and implementing the Integrated Compliance function through the implementation of the Integrated Governance Committee meetings;
   h. The Integrated Governance Committee held 3 (three) Integrated Governance Committee meetings during the July to December 2022 period;
   i. The Integrated Compliance Work Unit monitored and evaluated the implementation of the Compliance function in Financial Services Institutions in the Financial Conglomerate through Focus Group Discussions and Integrated Governance Workshops in the Financial Conglomeration;
   j. The Internal Audit Work Unit conducted monitoring, quality improvement and inspection of the implementation of the Internal Audit function at Financial Services Institutions in the Financial Conglomeration during Semester II 2022;
   k. The Main Entity implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority for Financial Services Institutions in Financial Conglomerates through Focus Group Discussions and Workshops on Integrated Governance in Financial Conglomerates during Semester II of 2022;
   l. The implementation of the Integrated Governance process by Main Entities and Financial Services Institutions in the Financial Conglomerate was guided by the Integrated Governance Policy.
2. Values that reflected weaknesses in the aspects of the Financial Conglomerate Integrated Governance process were:
   a. There were still entities that had not followed up on the review results as a form of developing the implementation of the Risk Management function, compliance function and internal audit function of the Main Entity.
   b. Limited media for the process of monitoring and sharing knowledge during a pandemic.

C. Hasil Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama.
   b. Direksi Entitas Utama telah memantau dan *monitoring* temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi, Auditor Eksternal, hasil pengawasan OJK, pengawasan otoritas lainnya antara lain Bank Indonesia, pengawasan terhadap kantor pusat dan cabang yang berada di luar negeri;
   c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat;
   d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi;
   e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Juli – Desember Tahun 2022;
   f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Juli – Desember Tahun 2022 tidak terdapat *Dissenting Opinions*;
   g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan II kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama;
   h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Juli – Desember 2022 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Direktur Utama, Dewan Komisaris, dan Direktur Kepatuhan;
   i. Satuan Kerja Audit Internal Terintegrasi telah bertindak objektif dalam melakukan pemantauan pelaksanaan audit;
   j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*;
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan;
   l. Direksi dan Dewan Komisaris Entitas Utama telah mampu melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Rapat Komite Manajemen Risiko Terintegrasi (KMRT) dan Rapat Komite Tata Kelola (KTT).
   m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko diseluruh Lembaga Jasa Keuangan.
   n. Terdapat 8 (delapan) perusahaan yang sudah membukukan laba sampai dengan Desember 2022.
2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank.
   b. Dalam pelaksanaan fungsi manajemen risiko, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih perlu dilakukan penyesuaian agar berjalan sesuai dengan ketentuan OJK.
   c. Masih terdapat tindak lanjut hasil pemeriksaan Satuan Kerja Audit Internal di LJK dalam Konglomerasi Keuangan yang belum memadai.

Terdapat 3 perusahaan yang masih membukukan rugi sampai dengan Desember 2022.

C. Integrated Governance Results

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Integrated Governance Guidelines had been adjusted according to the direction of the Main Entity Board of Commissioners.
   b. Main Entity Directors monitored audit findings and recommendations on general inspections conducted by the Integrated Internal Audit Work Unit, External Auditors, results of FSA supervision, supervision of other authorities including Bank Indonesia, supervision of head offices and branches located overseas;
   c. The results of the Main Entity Board of Commissioners meeting had been included in the minutes of the meeting;
   d. The Main Entity Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through the Integrated Governance Committee meeting;
   e. The Integrated Governance Committee carried out evaluation activities on the implementation of Integrated Governance through meetings during the July - December 2022 period;
   f. The results of the Integrated Governance Committee meeting had been properly documented in the minutes of the meeting and during the implementation of the meeting in the July – December 2022 period there were no Dissenting Opinions;
   g. The Integrated Compliance Work Unit submitted a report on the implementation of its duties and responsibilities for the second quarter to the Director in charge of the Main Entity Compliance function;
   h. The Integrated Internal Audit Work Unit submitted the Integrated Internal Audit report for the period July – December 2022 to the Director appointed to supervise the LJK in the Financial Conglomeration, the President Director, the Board of Commissioners and the Compliance Director;
   i. The Integrated Internal Audit Work Unit acted objectively in monitoring audit implementation;
   j. The recommendations for audit results were in accordance with the problems and could be used as a reference for improvement and have been submitted to the management of each Financial Services Institution in the Financial Conglomerate in the exit meeting;
   k. The Main Entity implemented Integrated Risk Management effectively by carrying out reporting obligations in accordance with the provisions of the Financial Services Authority;
   l. The Main Entity's Board of Directors and Board of Commissioners had been able to carry out their duties and responsibilities regarding Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT).
   m. The results of the implementation of Integrated Governance reflected that the Main Entities and LJK in the Financial Conglomerate had implemented the principles of Good Governance in accordance with applicable regulations, reflected in the implementation of Focus Group Discussion activities, Integrated Governance Workshop activities in the Financial Conglomeration, review of the framework infrastructure for the implementation of the Internal Audit function, Compliance function, and Risk Management function in all Financial Services Institutions.
   n. There were 8 (eight) companies that posted profits up to December 2022.
2. The values that reflected the lack of aspects of the Financial Conglomerate Integrated Governance Results were:
   a. There are still members of the Financial Conglomerate who had not reached the Bank's Business Plan targets.
   b. In the implementation of the risk management function, the compliance function and the Internal Audit function at FSI within the Financial Conglomerate, adjustments still need edto be made so that they were in accordance with FSA regulations.
   c. There were still insufficient follow-ups on the results of inspections by the Internal Audit Work Unit at LJK in the Financial Conglomerate.

There were 3 companies that still posted losses as of December 2022.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Application of Corporate Governance Public Company Guidelines

Sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, Pedoman Tata Kelola mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik. Rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip tata kelola perusahaan yang baik yang harus diterapkan Perseroan untuk mengimplementasikan prinsip tata kelola. Adapun uraian penerapannya, dapat disampaikan, sebagai berikut.

Following the Financial Services Authority Circular No. 32/SEOJK.04/2015 concerning Guidelines for the Governance of Public Companies, the Governance Guidelines cover 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations for the implementation of aspects and principles of good corporate governance. Recommendations for applying aspects and principles of good corporate governance in the Governance Guidelines are standards for implementing aspects and principles of good corporate governance that the Company must apply to implement the principles of governance. As for the description of its application, it can be submitted as follows.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
A.	**ASPEK 1: HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM.** **ASPECT 1: PUBLIC COMPANY RELATIONS WITH SHAREHOLDERS IN GUARANTEEING SHAREHOLDER RIGHTS.**	
A.1.	**Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).** **Principle 1: Increasing the Value of Organizing a General Meeting of Shareholders (GMS)**	
A.1.1.	**Rekomendasi 1**: Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham	***Comply*** Bank telah memiliki tata cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup dalam Rapat Umum Pemegang Saham yang diatur pada Anggaran Dasar Perseroan.
	Penjelasan: Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (*one share one vote*). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (*voting*). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (*voting*) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (*voting*) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (*voting*) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan *electronic voting*.	
	Recommendation 1: A Public Company had a technical method or procedure for voting, both openly and privately, that prioritized independence and the interests of shareholders.	**Comply** The Bank has voting procedures both openly and closedly at the General Meeting of Shareholders which is set out in the Company's Articles of Association.
	Explanation: Each share with voting rights issued had one vote (one share one vote). Shareholders could exercise their voting rights when making decisions, especially in making decisions by voting. However, the decision-making mechanism by means of voting, both openly and privately, had not been regulated in detail. Public companies were recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure had to maintain the independence or freedom of shareholders. For example, in open voting, it was done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting was carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by using electronic voting.	

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
A.1.2.	**Rekomendasi 2:** Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. **Penjelasan:** Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan, dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS.	***Comply*** Seluruh anggota Direksi dan anggota Dewan Komisaris hadir pada penyelenggaran RUPS Tahun Buku 2021 yang diselenggarakan pada bulan April 2022.
	Recommendation 2: All members of the Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS. **Explanation**: The presence of all members of the Directors and members of the Board of Commissioners of a Public Company was intended so that each member of the Directors and member of the Board of Commissioners could pay attention, explain, and answer directly the problems that occured or questions raised by shareholders related to the agenda at the GMS.	**Comply** All members of the Directors and members of the Board of Commissioners were present at the 2021 Fiscal Year GMS held in April 2022.
A.1.3.	**Rekomendasi 3:** Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. **Penjelasan:** Berdasarkan ketentuan dalam Pasal 34 ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.	***Comply*** Perseroan telah menyediakan ringkasan risalah RUPS tersedia dalam Situs Web Perseroan.
	Recommendation 3: The summary of the minutes of the GMS was available on the Public Company Website for at least 1 (one) year. **Explanation:** Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company, a Public Company was required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English).), and announced 2 (two) working days after the GMS was held to the public, one of which was through the Public Company Website. The availability of a summary of the minutes of the GMS on the Public Company Website provided an opportunity for shareholders who were not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of the summary of the minutes of the GMS on the Website was intended to provide sufficient time for shareholders to obtain such information.	**Comply** The Company has provided a summary of the minutes of the GMS available on the Company's Website.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
A.2.	**Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.** **Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.**	
A.2.1.	**Rekomendasi 4:** Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. **Penjelasan:** Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut. **Recommendation 4:** The Public Company had a communication policy with shareholders or investors. **Explanation:** The existence of communication between the Public Company and the shareholders or investors was intended so that the shareholders or investors got a clearer understanding of the information that had been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of the Public Company's governance. In addition, shareholders or investors could also submit inputs and opinions to the management of the Public Company. The communication policy with shareholders or investors showed the commitment of the Public Company in carrying out communication with shareholders or investors. The policy might include strategies, programs, and timing of communications, as well as guidelines that supported shareholders or investors to participate in these communications.	***Comply*** Perseroan telah memiliki kebijakan mengenai komunikasi dengan pemegang saham atau investor, yang dalam hal ini dilakukan melalui *Analyst Meeting, Public Expose*, serta melakukan pertemuan dengan investor atau calon investor. **Comply** The Company has a policy regarding communication with shareholders or investors, which is carried out through Analyst Meetings, Public Exposes and holding meetings with investors or potential investors.
A.2.2.	**Rekomendasi 5:** Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. **Penjelasan:** Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka. **Recommendation 5:** The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website. **Explanation:** Disclosure of communication policies was a form of transparency on the commitment of the Public Company in providing equality to all shareholders or investors in the implementation of communications. Disclosure of information also aimed to increase the participation and role of shareholders or investors in the implementation of the Public Company communication program.	***Comply*** Perseroan telah memiliki kebijakan komunikasi dalam rangka transparansi dan memberikan kesetaraan kepada Pemegang Saham atau Investor yang dapat diakses pada situs resmi perseroan wwww.bank**bjb**.co.id **Comply** The Company has a communication policy in the context of transparency and providing equality to Shareholders or Investors which can be accessed on the company's official website www.bank**bjb**.co.id

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
B.	**ASPEK 2: FUNGSI DAN PERAN DEWAN KOMISARIS** **ASPECT 2: FUNCTION AND ROLE OF THE BOARD OF COMMISSIONERS**	
B.1.	**Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.** **Principle 3: Strengthening the Membership and Composition of the Board of Commissioners.**	
B.1.1.	**Rekomendasi 6:** Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. **Penjelasan:** Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 orang berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda di antara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris. **Recommendation 6:** The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company. **Explanation:** The number of members of the Board of Commissioners could affect the effectiveness of the implementation of the duties of the Board of Commissioners. Determination of the number of members of the Board of Commissioners of a Public Company had to refer to the provisions of the applicable laws and regulations, which consists of at least 2 people based on the provisions of the Financial Services Authority Regulation Number 33/POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies. In addition, it was also necessary to consider the condition of the Public Company which includes the characteristics, capacity, and size, as well as the achievement of goals and fulfillment of different business needs among Public Companies. However, the number of members of the Board of Commissioners that was too large has the potential to interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.	***Comply*** Penentuan jumlah Dewan Komisaris serta pemilihan anggota Dewan Komisaris telah mempertimbangkan kondisi Perseroan. **Comply** The determination of number of the Board of Commissioners and the selection of members of the Board of Commissioners has taken into account the condition of the Company.
B.1.2.	**Rekomendasi 7:** Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas. **Recommendation 7:** The determination of the composition of the members of the Board of Commissioners considered the diversity of expertise, knowledge, and experience required. **Explanation:** The composition of the Board of Commissioners was a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics could be reflected in the determination of the expertise, knowledge, and experience required in carrying out the supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that has considered the needs of the Public Company was a positive thing, especially regarding decision making in the context of implementing the supervisory function carried out by considering various broader aspects.	***Comply*** Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan. **Comply** The composition of members of the Board of Commissioners has taken into account the diversity of expertise, knowledge, and experience required by the Company.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
B.2.	**Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.** **Principle 4: Improving the Quality of Implementation of the Duties and Responsibilities of the Board of Commissioners**	
B.2.1.	**Rekomendasi 8:** Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris. **Penjelasan:** Kebijakan penilaian sendiri (*self assessment)* Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. Self assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya self assessment ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. **Recommendation 8:** The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners. **Explanation:** The Board of Commissioners' self-assessment policy was a guideline used as a form of accountability for collegially assessing the performance of the Board of Commissioners. The self-assessment was meant to be carried out by each member to assess the performance of the Board of Commissioners in a collegial manner, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, it was hoped that each member of the Board of Commissioners could contribute to improving the performance of the Board of Commissioners on an ongoing basis. The policy might include assessment activities carried out along with their aims and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the existence of this function had been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	***Comply*** Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. **Comply** The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners through the Nomination and Remuneration Committee, which has been ratified by the Decree of the Board of Commissioners Number SK/DKO/2022 dated January 4, 2022 concerning Guidelines and Work Rules of the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
B.2.2.	**Rekomendasi 9:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan *self assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Dewan Komisaris. **Recommendation 9:** The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report. **Explanation**: Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Board of Commissioners.	***Comply*** Hasil penilaian sendiri (*self assessment*) Dewan Komisaris telah diungkapkan Perseroan melalui Laporan Tahunan Perusahaan Terbuka. **Comply** The Company has disclosed the results of the Board of Commissioners' self-assessment through the Public Company Annual Report.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
B.2.3.	**Rekomendasi 10:** Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. **Recommendation 10:** The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes. **Explanation:** The policy of resigning members of the Board of Commissioners who are involved in financial crimes is a policy that can increase the confidence of stakeholders in a Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy builds an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Board of Commissioners. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Board of Commissioners from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	***Comply*** Kebijakan pengunduran diri Dewan Komisaris telah diatur pada Anggaran Dasar Perseroan. **Comply** The policy for the resignation of the Board of Commissioners has been regulated in the Company's Articles of Association.
B.2.4.	**Rekomendasi 11:** Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. **Penjelasan:** Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan. **Recommendation 11**: The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function shall formulate a succession policy in the process of nominating members of the Directors. **Explanation:** Based on the provisions of the Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Directors. One of the policies that can support the nomination process as referred to is the succession policy for members of the Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and the company's long-term goals.	***Comply*** Dewan Komisaris melalui Komite Nominasi dan Remunerasi telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi, yang tertuang dalam Pedoman Nominasi bank **bjb**. **Comply** The Board of Commissioners through the Nomination and Remuneration Committee has a succession policy in the nomination process for members of the Directors, which is stated in the bank **bjb** Nomination Guidelines.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
C.	**ASPEK 3: FUNGSI DAN PERAN DIREKSI** **ASPECT 3: FUNCTION AND ROLE OF DIRECTORS**	
C.1.	**Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.** **Principle 5: Strengthening the Membership and Composition of Directors**	
C.1.1.	**Rekomendasi 12:** Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. **Penjelasan:** Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, dimana berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka yang meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi. **Recommendation 12:** The determination of the number of members of the Directors takes into account the condition of the Public Company and its effectiveness in decision making. **Explanation:** As a company organ that is authorized in managing the company, the determination of the number of Directors greatly affects the performance of the Public Company. Thus, the determination of the number of members of the Directors must be carried out through careful consideration and must refer to the provisions of the applicable laws and regulations, which are based on the Financial Services Authority Regulation Number 33/POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies at least consists of 2 (two) people. In addition, the determination of the number of Directors must be based on the need to achieve the aims and objectives of the Public Company and adjusted to the conditions of the Public Company which includes the characteristics, capacity, and size of the Public Company as well as how to achieve the effectiveness of the Directors' decision making.	***Comply*** Penentuan jumlah anggota Direksi telah mempertimbangkan kondisi Perseroan serta efektivitas dalam pengambilan keputusan. **Comply** The determination of the number of members of the Directors has taken into account the Company's condition and effectiveness in decision making.
C.1.2.	**Rekomendasi 13:** Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegial. **Recommendation 13:** The determination of the composition of the members of the Directors takes into account the diversity of expertise, knowledge, and experience required. **Explanation:** Like the Board of Commissioners, the diversity of the composition of the members of the Directors is a combination of desirable characteristics both in terms of organs of the Directors and individual members of the Directors, in accordance with the needs of a Public Company. The combination is determined by taking into account the appropriate expertise, knowledge and experience in the division of duties and functions of the Directors in achieving the objectives of the Public Company. Thus, the consideration of the combination of these characteristics will have an impact on the accuracy of the nomination process and the appointment of individual members of the Directors or the Directors collegially.	***Comply*** Penentuan komposisi anggota Direksi telah memperhatikan, keberagaman, keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan. **Comply** The determination of the composition of the members of the Directors has taken into account the diversity of expertise, knowledge, and experience required by the Company.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
C.1.3.	**Rekomendasi 14**: Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. **Penjelasan:** Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (stakeholders) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan, dan/atau pengalaman kerja terkait. **Recommendation 14:** Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting. **Explanation:** The Financial Report is a management accountability report for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia as well as related OJK regulations, including the laws and regulations in the Capital Market sector which regulates the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector which regulates the responsibilities of the Directors for the Financial Statements, the Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Directors in charge of accounting or finance. Thus, the disclosure and preparation of financial information presented in the financial statements will greatly depend on the expertise and/or knowledge of the Directors, particularly members of the Directors in charge of accounting or finance. The existence of qualifications of expertise and/or knowledge in the field of accounting that at least belongs to the said member of the Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied on by stakeholders as the basis for making economic decisions regarding the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/or related work experience.	***Comply*** Anggota Direksi yang membawahi bidang akuntansi atau keuangan telah memiliki keahlian dan/atau pengetahuan di bidang akuntansi. **Comply** Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
C.2.	**Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.** **Principle 6: Improving the Quality of Performing Duties and Responsibilities of Directors**	
C.2.1.	**Rekomendasi 15:** Direksi mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi. **Penjelasan:** Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (self assessment) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. *Self assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. **Recommendation 15:** The Directors has a self-assessment policy to assess the performance of the Directors. **Explanation:** As with the Board of Commissioners, the Directors' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Directors. The self-assessment is meant to be carried out by each member of the Directors to assess the performance of the Directors collegially, and not to assess the individual performance of each member of the Directors. With this self-assessment, it is hoped that each member of the Directors can contribute to improving the performance of the Directors on an ongoing basis. The policy may include assessment activities carried out along with their aims and objectives, periodical implementation time, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the establishment of this function has been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	***Comply*** Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. **Comply** The Directors has a self-assessment policy to assess the performance of the Directors through the Nomination and Remuneration Committee, which the Decree has approved of the Board of Commissioners Number SK/DKO/2022 dated January 4, 2022, concerning Guidelines and Work Rules for the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
C.2.2.	**Rekomendasi 16:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan *self assessment* atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Direksi. **Recommendation 16:** The self-assessment policy to assess the performance of the Directors is disclosed in the Public Company's annual report. **Explanation:** Disclosure of the self-assessment policy on the performance of the Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information on efforts to improve the management of the Public Company. This information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Directors.	***Comply*** Hasil penilaian sendiri (*self assessment*) Direksi telah diungkapkan Perseroan melalui Laporan Tahunan ini. **Comply** The Company has disclosed the results of the Directors' self-assessment through this Annual Report.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
C.2.3.	**Rekomendasi 17:** Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. **Recommendation 17:** The Directors has a policy regarding the resignation of members of the Directors if they are involved in financial crimes. **Explanation:** The policy for the resignation of members of the Directors who are involved in financial crimes is a policy that can increase the confidence of stakeholders in the Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy will build an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Directors. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Directors from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	***Comply*** Perseroan belum mempunyai kebijakan khusus terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan, namun dalam SK nomor 0077/SK/DIR-CS-2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi mengatur mengenai penggantian Direksi. **Comply** The Company does not yet have a specific policy regarding the resignation of members of the Directors if they are involved in financial crimes; however, in Decree number 0077/SK/DIR-CS-2019 dated January 14, 2019, concerning the Policy for the Work Procedure of the Directors, it regulates the replacement of the Directors.
D.	**ASPEK 4: PARTISIPASI PEMANGKU KEPENTINGAN** **ASPECT 4: STAKEHOLDER PARTICIPATION**	
D.1.	**Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.** **Principle 7: Enhancing Corporate Governance Aspects through Stakeholder Participation**	
D.1.1.	**Rekomendasi 18:** Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading.* **Penjelasan:** Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya insider trading tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien. **Recommendation 18:** The Public Company has a policy to prevent insider trading. **Explanation:** A person who has inside information is prohibited from conducting a Securities transaction using inside information as referred to in the Capital Market Law. Public companies can minimize the occurrence of insider trading through preventive policies, for example by strictly separating confidential data and/or information from those of a public nature, as well as dividing duties and responsibilities for the management of the information in a proportional and efficient manner.	***Comply*** Kebijakan Perseroan tentang *Insider Trading* diatur dalam: Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. dan Surat Keputusan Direksi nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang SOP Disiplin Pegawai. **Comply** The Company's policy regarding Insider Trading is regulated in: Decree of the Directors number 709/SK/DIR-KP/2014 dated October 7, 2014 regarding the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. and the Decree of the Directors number 0539/SK/DIR-HCA/2021 dated July 30, 2021 regarding the SOP for Employee Discipline.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
D.1.2.	**Rekomendasi 19:** Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti *fraud*. **Penjelasan:** Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.	***Comply*** Perseroan telah menetapkan pedoman pengendalian gratifikasi dan pedoman pelaporan LHKPN dalam rangka upaya pencegahan anti korupsi dan anti *fraud* yang tertuang dalam Surat Keputusan Direksi Nomor 0149/SK/DIR-KAP/2022 31 Mei 2022 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) dan Seputusan Direksi Nomor 0148/SK/DIR-KAP/2022 31 Mei 2022 Tentang Pedoman Pengendalian Gratifikasi.
	Recommendation 19: The Public Company has an anti-corruption and anti-fraud policy. **Explanation:** The anti-corruption policy is useful to ensure that the business activities of the Public Company are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include, among others, the programs and procedures carried out in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, both giving and receiving from other parties.	**Comply** The Company has established guidelines for controlling gratification and guidelines for reporting LHKPN in the context of anti-corruption and anti-fraud prevention efforts as stated in the Decree of the Directors Number 0149/SK/DIR-KAP/2022 May 31, 2022, concerning Guidelines for Reporting on State Administrators Wealth (LHKPN) and Decision of the Directors Number 0148/SK/DIR-KAP/2022 May 31, 2022, concerning Guidelines for Gratification Control.
D.1.3.	**Rekomendasi 20:** Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. **Penjelasan:** Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. Dengan demikian, pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor. Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement.	***Comply*** Dalam rangka pelaksanaan pengadaan barang dan jasa, Perseroan telah menetapkan kebijakan barang dan jasa yang di dalamnya terdapat ketentuan mengenai seleksi dan peningkatan kemampuan pemasok yang tertuang dalam surat keputusan Direksi Nomor 0496/SK/DIR-UMU/2022 tanggal 18 Juni 2022 tentang Standar Operasional Prosedur Pengadaan Barang/Jasa.
	Recommendation 20: The Public Company has a policy regarding the selection and capacity building of suppliers or vendors. Explanation: The policy regarding the selection of suppliers or vendors is useful to ensure that the Public Company obtains the goods or services needed at competitive prices and of good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/ fulfill the goods or services needed by the company will affect the quality of the company's output. Thus, the implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by the Public Company. The scope of this policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capacity of suppliers or vendors, and fulfillment of rights related to suppliers or vendors. The Company has a policy related to the procurement of goods and services which contains the selection and improvement of supplier or vendor capabilities as stated in the standard Procurement Guidelines.	**Comply** In the context of implementing the procurement of goods and services, the Company has established a policy on goods and services in which there are provisions regarding the selection and improvement of supplier capabilities as stated in the Decree of the Directors Number 0496/SK/DIR-UMU/2022 dated June 18, 2022, concerning Standard Operating Procedures for Procurement of Goods/Services.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
D.1.4.	**Rekomendasi 21:** Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. **Penjelasan:** Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur. **Recommendation 21:** The Public Company has a policy regarding the fulfillment of creditors' rights. **Explanation:** The policy regarding the fulfillment of creditor rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain creditor's trust in the Public Company. The policy includes considerations in entering into agreements, as well as follow-up actions in fulfilling the obligations of the Public Company to creditors.	***Comply*** Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang dituangkan pada setiap Perjanjian Kredit antara bank **bjb** dengan debitur. Pada perjanjian tersebut dicantumkan hak dan kewajiban kedua belah pihak seperti transparansi laporan keuangan kepada debitur. **Comply** The company already has a policy regarding the fulfillment of creditor rights, which is stated in each credit agreement between bank **bjb** and debtors. The agreement includes the rights and obligations of both parties, such as transparency of financial statements to debtors.
D.1.5.	**Rekomendasi 22:** Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. Penjelasan: Kebijakan sistem *whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem whistleblowing mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem *whistleblowing*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan. **Recommendation 22:** Public Companies have a whistleblowing system policy. **Explanation:** A whistleblowing system policy that has been prepared properly will provide certainty of protection to witnesses or reporters on an indication of a violation committed by the employees or management of the Public Company. The implementation of the system policy will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, protection and assurance of the confidentiality of the reporter, handling of complaints, the party managing complaints, and the results of handling and following up on complaints.	***Comply*** Perseroan telah menetapkan kebijakan sistem *whistleblowing* yang dilaksanakan oleh Satuan Kerja Audit Internal sebagaimana diatur dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) *Whistleblowing System*. **Comply** The Company has established a whistleblowing system policy implemented by the Internal Audit Unit as stipulated in the Decree of the Directors No. 708/SK/DIR-KP/2014 dated October 7, 2014, concerning Work Procedures for Reporting Violations (Whistleblowing) in PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., which has been updated in the Decree of the Directors No. 1079/SK/DIR-AI/2016 dated December 1, 2016, concerning Standard Operating Procedures (SOP) for Whistleblowing System.
D.1.6.	**Rekomendasi 23:** Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. **Penjelasan:** Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup antara lain maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, dan kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.	***Comply*** Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan diatur dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, dan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0117/SK/DIR-HCA/2022 tanggal 16 Maret 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
	Recommendation 23: The Public Company has a policy of providing long-term incentives to the Directors and employees. **Explanation:** Long-term incentives are incentives that are based on the achievement of long-term performance. Long-term incentive plans have the premise that the company's long-term performance is reflected by the growth in the value of the stock or other long-term targets of the company. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Directors and employees to increase their performance or productivity which will have an impact on increasing the company's performance in the long term. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to the Directors and Employees with terms, procedures and forms that are adapted to the long-term goals of the Public Company. The policy may include, among others, the intent and purpose of providing long-term incentives, terms and procedures in providing incentives, and conditions and risks that must be considered by the Public Company in providing incentives. This policy can also be included in the existing Public Company remuneration policy.	Comply The Company has a policy of providing long-term incentives to Directors and employees regulated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operational Procedures for Income Management, Allowances and Facilities for the Board of Commissioners and Directors, and Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0117/SK/DIHRCA/2022 dated March 16, 2022 concerning Standard Operational Procedures for Employee Compensation and Benefit Management.
E.	**ASPEK 5: KETERBUKAAN INFORMASI** **ASPECT 5: INFORMATION DISCLOSURE**	
E.1.	**Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi.** **Principle 8: Improving Implementation of Information Disclosure**	
E.1.1.	**Rekomendasi 24:** Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. **Penjelasan:** Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan. **Recommendation 24:** Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure. **Explanation:** The use of information technology can be useful as a medium for information disclosure. The disclosure of information that is carried out is not only information disclosure that has been regulated in laws and regulations, but also other information related to a Public Company that is felt to be useful for shareholders or investors to know. With the use of information technology more broadly in addition to the Website, it is hoped that the company can increase the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out with due regard to the benefits and costs of the company.	***Comply*** Perseroan berupaya memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi seperti Instagram, twitter, facebook, tik tok dan youtube. **Comply** The Company seeks to utilize the use of information technology more broadly in addition to the website as a medium for information disclosure such as Instagram, Twitter, Facebook, tik tok and YouTube.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	*Comply or Explain* Comply or Explain
E.1.2.	**Rekomendasi 25:** Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. **Penjelasan:** Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.	***Comply*** Perseroan telah mengungkapkan mengenai kepemilikan saham Perseroan paling sedikit 5% serta Pemegang Saham Utama dan Pengendali.
	Recommendation 25: The Public Company Annual Report discloses the ultimate beneficial owner in the Public Company's share ownership of at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the Public Company's share ownership through the major and controlling shareholders. **Explanation:** The laws and regulations in the Capital Market sector governing the submission of the annual report of a Public Company have regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company, as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company. either directly or indirectly to the ultimate beneficial owner in the ownership of the shares. In this Governance Manual, it is recommended to disclose the ultimate beneficial owner of share ownership in a Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by the major and controlling shareholders.	**Comply** The Company has disclosed the ownership of the Company's shares at least 5% as well as the Major and Controlling Shareholders.

Good Corporate Governance Assessment

Good Corporate Governance Assessment

Dalam rangka evaluasi penerapan GCG, Perseroan melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan OJK. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka serta POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, Peraturan Otoritas Jasa Keuangan tentang penilaian Tingkat Kesehatan Bank, salah satu poin penilaian tingkat kesehatan Bank adalah penilaian sendiri (*self assessment*) atas pelaksanaan prinsip-prinsip Tata Kelola Perusahaan yang Baik (GCG) pada Bank.

To evaluate the implementation of GCG, the Company carries out a GCG Assessment which is carried out periodically and consistently every year, consisting of Self Assessment following OJK regulations. Based on the Financial Services Authority Regulation No. 55/POJK.03/2016 concerning Implementation of Good Corporate Governance for Commercial Banks, OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Good Corporate Governance for Commercial Banks, Financial Services Authority Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines, Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance and POJK No. 4/POJK.03/2016 concerning Assessment of Commercial Bank Soundness Level, Financial Services Authority Regulation regarding Bank Soundness Level assessment, one of the points of Bank soundness level assessment is self-assessment on the implementation of Good Corporate Governance (GCG) principles) on Bank.

Self Assessment

Kriteria Penilaian

Pelaksanaan *Self Assessment* tersebut dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember pada tahun berjalan. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (*strength*) dan Kelemahan pelaksanaan GCG di bank **bjb** yang ditinjau dari tiga aspek yaitu:

1. *Governance Structure*
   Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Dewan Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.
2. *Governance Process*
   Penilaian *governance* process bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.
3. *Governance Outcome*
   Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:
   a. Kecukupan transparansi laporan;
   b. Kepatuhan terhadap peraturan perundang-undangan;
   c. Perlindungan konsumen;
   d. Objektivitas dalam melakukan *assessment*/audit;
   e. Kinerja bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
   f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran BMPK, pelanggaran ketentuan terkait laporan bank kepada regulator.

Self Assessment

Kriteria Penilaian

The Self Assessment is conducted periodically every semester, namely in June and December in the current year. This self-assessment is intended to map the strengths and weaknesses of the implementation of GCG in the bank **bjb** in terms of three aspects, namely:

1. Governance Structure
   The governance structure assessment aims to assess the adequacy of the structure and infrastructure of the Company's governance so that the process of implementing GCG principles produces outcomes that are in line with the expectations of the Company's stakeholders. Included in the Company's governance structure are the Board of Commissioners, Directors, Committees and work units of the Company. As for the included corporate governance infrastructure, among others are policies and procedures, management information systems as well as the main tasks and functions of each organizational structure.
2. Governance Process
   The governance process assessment aims to assess the effectiveness of the process of implementing GCG principles supported by the adequacy of the structure and infrastructure of the Company's governance so as to produce outcomes that are in line with stakeholder expectations.
3. Governance Outcome
   Governance outcome assessment aims to assess the quality of outcomes that meet the expectations of stakeholders which is the result of the process of implementing GCG principles supported by the adequacy of corporate governance structures and infrastructure. Included in the outcomes include qualitative aspects and quantitative aspects, including:
   a. Adequacy of report transparency;
   b. Compliance with laws and regulations;
   c. Consumer protection;
   d. Objectivity in conducting assessments/audits;
   e. Bank performance such as profitability, efficiency and capital; and/or
   f. The Increased/decreased compliance with applicable regulations and resolution of problems faced by banks such as fraud, LLL violations, violations of provisions related to bank statements to regulators.

Self assessment meliputi 11 (sebelas) faktor penilaian pelaksanaan GCG yang meliputi:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit internal.
7. Penerapan fungsi audit eksternal.
8. Penerapan manajemen risiko termasuk sistem pengendalian internal.
9. Penyediaan dana kepada pihak terkait (*related parties*) dan penyediaan dana besar (*large exposure*).
10. Transparansi kondisi keuangan dan non keuangan Bank, laporan Pelaksanaan *Good Corporate Governance* dan pelaporan internal.
11. Rencana Strategis Bank.

Pihak yang Melakukan *Assessment*

Proses penilaian *self assessment* tata kelola bank **bjb** melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

Skor Penilaian

Kesimpulan umum hasil penilaian mandiri (*self Assessment*) pelaksanaan *good corporate governance* Perseroan pada tahun 2022.

Hasil *Assessment* Periode Januari-Juni 2022

Self-assessment includes 11 (eleven) GCG implementation evaluation factors which include:

1. Implementation of the duties and responsibilities of the Board of Commissioners.
2. Implementation of the duties and responsibilities of the Directors.
3. Completeness and implementation of the Committee's duties.
4. Handling conflicts of interest.
5. Implementation of the compliance function.
6. Implementation of the internal audit function.
7. Implementation of the external audit function.
8. Implementation of risk management including internal control system.
9. Provision of funds to related parties and large funds (large exposure).
10. Transparency of the Bank's financial and non-financial conditions, reports on the Implementation of Good Corporate Governance, and internal reporting.
11. Bank Strategic Plan.

Parties That Carry Out the Assessment

The process of self-assessment of governance of bank **bjb** involves all the Board of Commissioners, Directors and work units related to referred the governance assessment factors.

The Score of Assessment

The general conclusion of the results of the self-assessment of the implementation of the Company's good corporate governance in 2022.

Self Assessment Results for the Period January - June 2022

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance		
	Peringkat Rank	**Definisi Peringkat** Rank definitions
INDIVIDUAL	**2**	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflecting that the Bank's Management implemented GCG which was generally **good**. This was reflected in the adequate fulfillment of the principles of Governance. In the event that there were weaknesses in the application of Governance principles, in general these weaknesses were insignificant and could be resolved by normal actions by the Bank's management.

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

Kesimpulan:
Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

A. *Governance Structure*
Faktor positif aspek *governance structure* adalah:

1. Jumlah anggota Dewan Komisaris dan anggota Direksi Bank telah memenuhi jumlah minimum yang harus dipenuhi oleh Bank sesuai Peraturan Otoritas Jasa Keuangan dan seluruhnya berdomisili di Indonesia;
2. Dewan Komisaris dan Anggota Direksi Bank memiliki integritas, kompetensi dan reputasi keuangan yang baik. Hal tersebut dapat dilihat dari hasil penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan dimana Dewan Komisaris dan anggota Direksi telah dinyatakan lulus dan tidak pernah terlibat kasus hukum;
3. Seluruh anggota Dewan Komisaris dan Direksi Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
4. Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
5. Bank telah membentuk komite-komite yang menunjang pelaksanaan tugas Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, serta Komite Tata Kelola Terintegrasi) dimana seluruh anggotanya memiliki kompetensi pada bidang kerjanya masing-masing sesuai dengan kebutuhan Bank serta telah menetapkan program kerja yang akan dipergunakan dalam melaksanakan fungsinya;
6. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Pengurus dan pegawai Bank;
7. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
8. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
9. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
10. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
11. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut *monitoring* serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan*;

Conclusion:
Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that:

a. Governance Structure
Positive factors aspects of governance structure are:

1. The number of members of the Board of Commissioners and members of the Directors of the Bank had met the minimum number that had to be met by the Bank in accordance with the Regulations of the Financial Services Authority and all of them were domiciled in Indonesia;
2. The Board of Commissioners and Members of the Directors of the Bank had integrity, competence and good financial reputation. This could be seen from the results of the fit and proper test by the Financial Services Authority where the Board of Commissioners and members of the Directors passed and had never been involved in a legal case;
3. All members of the Board of Commissioners and Directors of the Bank did not have family relations to the second degree with fellow members of the Board of Commissioners and/or Directors;
4. The Bank updated the organizational structure based on the needs and complexity of the business run by the Bank and has placed the Directors in accordance with their respective fields of duty;
5. The Bank established committees that supported the implementation of the duties of the Board of Commissioners (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee) where all members had competence in their respective fields of work in accordance with the needs of the Bank and have determine the work program that would be used in carrying out its functions;
6. The Bank has established guidelines for conflict of interest in order to handle potential conflict of interest situations faced by every Management and employee of the Bank;
7. The Bank has established an Internal Audit Unit, Compliance Unit and Risk Management Unit, with competent human resources so that they are able to work professionally and independently of business and operational work units;
8. The Bank has established an Internal Audit Policy, Internal Audit Charter and Standards for the Implementation of the Bank's Internal Audit Function (SPFAIB) as the basis for implementing the Internal Audit function;
9. In order to appoint a Public Accountant Firm and a Public Accountant in accordance with the Financial Services Authority Regulations and applicable laws and regulations to audit the Bank's financial statements;
10. The Bank has a general risk management policy and an adequate risk limit setting;
11. The Bank has established adequate written policies, systems and procedures in the context of providing funds to related parties and also providing large funds, as well as monitoring and handling required in the event of Non-Performing Loans;

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12. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko serta Kebijakan Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu tata kelola yang baik;
13. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
14. Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode tahun 2021 dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan;
15. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasikan kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:
Secara umum kegiatan operasional Bank telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan Peraturan perundang – undangan yang berlaku. Kegiatan Operasional Bank telah diatur dalam kebijakan, sistem, dan prosedur Bank, namun demikian masih terdapat beberapa ketentuan internal yang belum dilakukan pengkinian sehingga dapat berpotensi risiko adanya kondisi perkembangan bisnis yang belum sesuai dengan ketentuan yang ada.

B. *Governance Process*
Faktor positif aspek *governance process* adalah:
1. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;

2. Direksi telah bertanggung jawab penuh atas pelaksanaan kepengurusan Bank yang telah dijalankan selama tahun buku 2021 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan;
3. Direksi telah menindaklanjuti temuan dan rekomendasi dari hasil pemeriksaan Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan otoritas yang berwenang melalui pemberian arahan terkait temuan dan rekomendasi tersebut kepada seluruh unit kerja terkait;
4. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite - Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;

5. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
6. Dalam melakukan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui mekanisme rapat Dewan Komisaris yang pada periode Januari - Juni 2022 telah dilaksanakan sebanyak 7 kali;

7. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Terintegrasi. Dan seluruh komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisis yang memadai serta rekomendasi kepada Dewan Komisaris;

12. The Bank has established general policies consisting of Bank Governance Policies, Risk Management Policies and Internal Control Policies to support the business activities it carries out so that every activity carried out can reflect a good governance;

13. The Bank has a procedural policy regarding procedures for implementing transparency in financial conditions;
14. The Bank has prepared a Governance Implementation Report for the 2021 period where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulation;
15. The Directors has prepared a realistic, comprehensive, measurable (achievable) Bank Business Plan based on a comprehensive study by taking into account the business opportunities and strengths of the Bank as well as identifying weaknesses and threats and in accordance with the vision and mission as well as the corporate plan) Banks.

The negative factors in the governance structure aspect are:
In general, the Bank's operational activities comply with the Financial Services Authority Regulations and the applicable laws and regulations. The Bank's Operational Activities have been regulated in the Bank's policies, systems and procedures, however, there are still several internal provisions that have not been updated so that there may be potential risks of business development conditions that are not in accordance with existing regulations.

B. Governance Process
Positive factors aspects of governance process are:
1. The appointment of members of the Committee is carried out by the Directors based on the decision of the meeting of the Board of Commissioners taking into account the recommendations of the Nomination and Remuneration Committee;
2. The Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2021 financial year as stated in the Annual Report submitted to shareholders at the Annual GMS;
3. The Directors has followed up the findings and recommendations from the results of the examination of the Internal Audit Work Unit, external auditors, and the results of the supervision of the competent authorities by providing direction regarding the findings and recommendations to all relevant work units;
4. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through joint meetings between the Board of Commissioners and the Directors as well as the implementation of monitoring by the Committees as a complement to the Board of Commissioners by providing recommendations to the Directors. The meeting was held among others to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;
5. All activities of the Board of Commissioners' meetings have been fully documented as a basis for evaluating the implementation of the meeting decisions;
6. In carrying out supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through the mechanism of the Board of Commissioners' meetings which in the period January - June 2022 have been held 7 times;
7. The Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Integrated Governance Committee. And all committees that were formed as complements to the Board of Commissioners have carried out their duties independently and have provided adequate analysis and recommendations to the Board of Commissioners;

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8. Rapat Komite-komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
9. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;
10. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;
11. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundangan-undangan yang berlaku;
12. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;
13. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi *Quality Assurance* dengan cara menetapkan *Compliance Sheet*, **bjb** cyber cafe dan **bjb** AMOLA untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip tata kelola yang baik serta azas-azas perbankan yang sehat;
14. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
15. Pelaksanaan pemantauan dan penyampaian laporan atas komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan serta pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
16. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
17. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
18. Satuan Kerja Audit Internal telah menyusun dan mengkinikan pedoman kerja Auditor Internal;
19. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
20. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
21. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, *monitoring* dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui *tools* yang telah dikembangkan oleh Bank, termasuk di antaranya yaitu Pedoman Profil Risiko Cabang dan Profil Risiko Wilayah;
22. Bank telah menerapkan pengendalian intern yang menyeluruh serta memadai, dimana pelaksanaan prinsip *segregation of duties* dan konsep *dual control* telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;
23. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
24. Pelaksanaan *review* atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
25. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite yang dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;

8. Meetings of the Committees as a complement to the Board of Commissioners have been held in accordance with the needs of the Bank and the decision-making process in each meeting held has been taken based on deliberation for consensus or a majority vote in the event that no consensus agreement occurs;
9. The Compliance Work Unit has made and formulated a strategic step in order to support the creation of a Compliance Culture;
10. The Compliance Unit has reviewed and/or recommended updating and improving the Bank's policies, provisions, systems and procedures;
11. The Compliance Unit has ensured that the draft policies, provisions, systems and procedures, as well as the Bank's business activities to be implemented are in accordance with the provisions of the Financial Services Authority, Bank Indonesia and the prevailing laws and regulations;
12. In order to improve the quality assurance and corrective action functions, the Bank through the relevant work units has conducted socialization to the entire Bank office network regarding Risk Culture, Compliance Culture and fraud awareness;
13. The Bank continues to strengthen the Compliance Function, especially the Compliance Culture through the implementation of socialization activities on the implementation of the Compliance Culture, Quality Assurance function by establishing a Compliance Sheet, **bjb** cyber cafe and **bjb** AMOLA to be used in the Bank's operational activities so that the said activities can be carried out consistently and with due regard good governance principles and sound banking principles;
14. The Compliance Unit and Risk Management Unit are actively involved in the formulation of Bank policies and procedures through participation in technical meetings related to the formulation of policies and procedures;
15. Monitoring and submission of reports on commitments made based on the results of inspections by the Financial Services Authority and other authorized auditors is carried out by the Compliance Work Unit periodically;
16. The Internal Audit Work Unit performs an independent supervisory function with an adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;
17. The Internal Audit Unit has reported all audit findings in accordance with applicable regulations;
18. The Internal Audit Unit has compiled and updated the Internal Auditor's work guidelines;
19. Determination of the appointment of a Public Accountant and a Public Accounting Firm is in accordance with the applicable provisions, where the Public Accountant and Public Accounting Firm are registered with the Financial Services Authority;
20. Public Accountants and Public Accounting Firms appointed, able to work independently, meet the professional standards of public accountants as well as the defined audit scope;
21. The Bank has established procedures in conducting the risk identification, measurement, monitoring and control process on a regular basis which is adjusted to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including among others the Guidelines for Branch Risk Profiles and Regional Risk Profiles;
22. The Bank has implemented comprehensive and adequate internal control, in which the implementation of the principle of segregation of duties and the concept of dual control has been embedded in the policies and guidelines for operational activities that guide the implementation of daily operational activities;
23. The Internal Audit Unit, the Compliance Unit and the Risk Management Work Unit have carried out their duties in accordance with applicable regulations;
24. The review of policies, systems and procedures for providing funds to related parties as well as providing large funds has been carried out periodically in accordance with applicable regulations;
25. Decisions on the provision of funds are decided in a Committee Meeting which is conducted independently without intervention from related parties and/or other parties by prioritizing the principle of prudence;

26. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non-keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;
27. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta asas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
28. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah.

Faktor negatif aspek *governance process* adalah:
1. Kebijakan, sistem, dan prosedur Bank belum sepenuhnya dilakukan pengkinian secara berkala dengan konsisten. Hal tersebut dikarenakan dalam pelaksanaannya mengutamakan skala prioritas dari kebutuhan Bank;
2. Pelaksanaan supervisi/pengawasan atasan terhadap pegawai yang menjadi kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai kiranya perlu ditingkatkan guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.

C. *Governance Outcome*
Faktor positif aspek *governance outcome* adalah:
1. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) dan seluruh pelaksanaan tugas dan tanggung jawab Direksi untuk tahun buku 2021 telah diterima oleh RUPS;
2. Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Komisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
3. Komite-Komite yang berada di bawah Dewan Komisaris telah memberikan analisis dan rekomendasi kepada Dewan Komisaris. Analisis dan Rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi pengurusan Bank yang dilaksanakan oleh Direksi;
4. Secara umum pencapaian RBB bank **bjb** telah menunjukkan kinerja yang baik hal ini tercermin dari pencapaian target sebagai berikut:
   a) Realisasi Aset posisi 30 Juni 2022 mencapai sebesar Rp162,9 Triliun atau **107,41%** dari target yang ditetapkan sebesar Rp151,7 Triliun;
   b) Realisasi Dana Pihak Ketiga posisi 30 Juni 2022 mencapai sebesar Rp124,7 Triliun atau **110,45%** dari target yang ditetapkan sebesar Rp112,9 Triliun;
   c) Realisasi Laba Bersih posisi 30 Juni 2022 mencapai sebesar Rp1,19 Triliun atau **133,26%** dari target yang ditetapkan sebesar Rp897,1 Miliar;
   d) Realisasi NPL gross posisi 30 Juni 2022 adalah sebesar **1,10%**, lebih baik dari target yang ditetapkan sebelumnya sebesar 1,28%.
5. Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala sesuai dengan Peraturan Otoritas Jasa Keuangan;
6. Direksi telah menyampaikan laporan mengenai kegiatan fungsi audit intern kepada para pemegang saham dalam laporan pertanggungjawaban Direksi pada RUPS Tahunan Tahun 2021 tanggal 30 Maret 2022;
7. Satuan Kerja Audit Internal telah melaksanakan pemeriksaan sesuai dengan RKAT tahun 2022 dan pemantauan hasil audit dilakukan secara berkesinambungan dimana penyelesaian untuk posisi Juni 2022 komitmen tindak lanjut atas hasil pemeriksaan tersebut telah mencapai 100%;
8. Akuntan Publik dan Kantor Akuntan Publik telah bertindak objektif dalam melakukan audit serta hasil audit dan *Management Letter* telah menggambarkan permasalahan Bank;

26. Banks have prepared reports related to financial and non-financial information in a transparent manner as regulated in the Regulation of the Financial Services Authority;
27. The Corporate Plan and the Bank's Business Plan are prepared realistically and have taken into account all internal and external factors, risk management implementation, prudential principles and sound banking principles and have been approved by the Board of Commissioners;
28. The Directors has evaluated the implementation of the RBB on a regular basis through the activities of the Directors meeting or regional work meeting.

Negative factors aspects of governance process are:
1. The Bank's policies, systems and procedures have not been fully updated on a consistent basis. This is because in practice it prioritizes the priority scale of the Bank's needs;
2. Supervision/supervision of superiors over employees who are under their authority in terms of carrying out the functions and duties of each employee needs to be improved to prevent violations of internal and external regulations.

C. Governance Outcome
Positive factors aspects of governance outcome are:
1. The Directors has accounted for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all the duties and responsibilities of the Directors for the financial year 2021 have been accepted by the GMS;
2. The Board of Commissioners and the committees under it have carried out their duties and responsibilities in carrying out their supervisory functions properly. This can be seen from the advice and suggestions submitted by the Board of Commissioners regarding the implementation of the business activity processes in the Bank;
3. Committees under the Board of Commissioners have provided analysis and recommendations to the Board of Commissioners. The analysis and recommendations are considered by the Board of Commissioners in carrying out the supervisory function of the Bank's management functions carried out by the Directors;
4. In general, the achievement of bank **bjb**'s RBB has shown good performance, this is reflected in the achievement of the following targets:
   a) Realization of assets as of June 30, 2022 reached IDR 162.9 trillion or **107.41%** of the target set at IDR 151.7 trillion;
   b) Realization of Third Parties Funds as of June 30, 2022 reached IDR 124.7 trillion or **110.45%** of the target set at IDR 112.9 trillion;
   c) Realization of Net Profit as of June 30, 2022 reached IDR 1.19 trillion or **133.26%** of the target set at IDR 897.1 billion;
   d) Realization of gross NPL for the position of June 30, 2022 was **1.10%**, better than the previously set target of 1.28%.
5. The Bank has submitted a Report on the Implementation of Duties and Responsibilities of the Director of Compliance to the Financial Services Authority on a regular basis in accordance with the Financial Services Authority Regulation;
6. The Directors has submitted a report on the activities of the internal audit function to the shareholders in the accountability report of the Directors at the 2021 Annual GMS on March 30, 2022;
7. The Internal Audit Unit has carried out inspections in accordance with the 2022 RKAT and monitoring of audit results is carried out on an ongoing basis where the completion for the position in June 2022, the commitment to follow-up on the results of the audit has reached 100%;
8. Public Accountants and Public Accounting Firms have acted objectively in conducting audits and the results of the audit and Management Letter have described the Bank's problems;

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9. Hasil audit atas laporan keuangan per 31 Desember 2021 dan *Management Letter* telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan; 10. Dewan Komisaris dan Direksi mampu melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko; 11. Bank melaksanakan aktivitas bisnisnya sesuai dengan tingkat kompleksitas Bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktivitas bisnis tersebut; 12. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu oleh Divisi Pengendalian Keuangan kepada Otoritas Jasa Keuangan; 13. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, di antaranya laporan Tingkat Kesehatan Bank, laporan hasil audit dan laporan pelaksanaan tata kelola dengan cakupan isi laporan berdasarkan ketentuan yang berlaku; 14. Selama periode Januari - Juni 2022 tidak terdapat penyediaan dana yang melampaui BMPK; 15. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala melalui melalui media cetak maupun media elektronik yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan; 16. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris; 17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan. **Faktor negatif aspek *Governance Outcome* adalah:** Selama periode Januari - Juni Tahun 2022, terdapat keterlambatan penyampaian kewajiban pelaporan terhadap regulator, yaitu keterlambatan penyampaian Laporan Suku Bunga Simpanan Harian, selain itu masih terdapat *fraud* yang terjadi di Bank.	9. The results of the audit of the financial statements as of December 31, 2021 and the Management Letter have described the Bank's significant problems and were submitted in a timely manner to the Financial Services Authority; 10. The Board of Commissioners and the Directors are able to actively supervise the implementation of Risk Management policies and strategies; 11. The Bank carries out its business activities in accordance with the level of complexity of the Bank and considers the level of risk (risk exposure) contained in the business activity; 12. Reports on provision of funds to related parties have been presented in the LLL report and submitted in a timely manner by the Financial Control Division to the Financial Services Authority; 13. The Bank has prepared reports to be submitted to internal and external parties, including the Bank Soundness Level report, audit report and governance implementation report with the scope of the report content based on applicable regulations; 14. During the period January - June 2022, there is no provision of funds that exceeds the LLL; 15. The Bank has submitted financial and non-financial information transparently and periodically through print and electronic media that can be easily accessed by all stakeholders; 16. The Bank's Business Plan prepared by the Directors has been approved by the Board of Commissioners; 17. The realization of the business plan and corporate plan is submitted to the shareholders in the Directors' Accountability Report which is a routine agenda at the Annual GMS. **Negative factors aspects of Governance Outcome are:** During the period January - June 2022, there were delays in submitting reporting obligations to regulators, the delays is in submitting the Daily Deposit Interest Rate Report, besides that there was still fraud occurring at the Bank.

Hasil *Self Assessment* Periode Juli - Desember 2022 | Self Assessment Results for the Period July - December 2022

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance		
	Peringkat Rank	**Definisi Peringkat** Rank definitions
INDIVIDUAL	**2**	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflecting that the Bank's Management implemented GCG which was generally good. This was reflected in the adequate fulfillment of the principles of Governance. In the event that there were weaknesses in the application of Governance principles, in general these weaknesses were insignificant and could be resolved by normal actions by the Bank's management.

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola
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Kesimpulan:
Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

A. *Governance Structure*
Faktor positif aspek *governance structure* adalah:
1. Jumlah anggota Dewan Komisaris dan anggota Direksi Bank telah memenuhi jumlah minimum yang harus dipenuhi oleh Bank sesuai Peraturan Otoritas Jasa Keuangan dan seluruhnya berdomisili di Indonesia;
2. Dewan Komisaris dan Anggota Direksi Bank memiliki integritas, kompetensi dan reputasi keuangan yang baik. Hal tersebut dapat dilihat dari hasil penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan dimana Dewan Komisaris dan anggota Direksi telah dinyatakan lulus dan tidak pernah terlibat kasus hukum;
3. Seluruh anggota Dewan Komisaris dan Direksi Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
4. Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
5. Bank telah membentuk komite-komite yang menunjang pelaksanaan tugas Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, serta Komite Tata Kelola Terintegrasi) dimana seluruh anggotanya memiliki kompetensi pada bidang kerjanya masing-masing sesuai dengan kebutuhan Bank serta telah menetapkan program kerja yang akan dipergunakan dalam melaksanakan fungsinya;
6. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Pengurus dan pegawai Bank;
7. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
8. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
9. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
10. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
11. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut *monitoring* serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan*;

Conclusion:
Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that:

a. Governance Structure
Positive factors aspects of governance structure are:
1. The number of members of the Board of Commissioners and members of the Directors of the Bank had met the minimum number that had to be met by the Bank in accordance with the Regulations of the Financial Services Authority and all of them were domiciled in Indonesia;
2. The Board of Commissioners and Members of the Directors of the Bank had integrity, competence and good financial reputation. This could be seen from the results of the fit and proper test by the Financial Services Authority where the Board of Commissioners and members of the Directors passed and had never been involved in a legal case;
3. All members of the Board of Commissioners and Directors of the Bank did not have family relations to the second degree with fellow members of the Board of Commissioners and/or Directors;
4. The Bank updated the organizational structure based on the needs and complexity of the business run by the Bank and has placed the Directors in accordance with their respective fields of duty;
5. The Bank established committees that supported the implementation of the duties of the Board of Commissioners (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee) where all members had competence in their respective fields of work in accordance with the needs of the Bank and have determine the work program that would be used in carrying out its functions;
6. The Bank has established guidelines for conflict of interest in order to handle potential conflict of interest situations faced by every Management and employee of the Bank;
7. The Bank has established an Internal Audit Unit, Compliance Unit and Risk Management Unit, with competent human resources so that they are able to work professionally and independently of business and operational work units;
8. The Bank has established an Internal Audit Policy, Internal Audit Charter and Standards for the Implementation of the Bank's Internal Audit Function (SPFAIB) as the basis for implementing the Internal Audit function;
9. In order to appoint a Public Accountant Firm and a Public Accountant in accordance with the Financial Services Authority Regulations and applicable laws and regulations to audit the Bank's financial statements;
10. The Bank has a general risk management policy and an adequate risk limit setting;
11. The Bank has established adequate written policies, systems and procedures in the context of providing funds to related parties and also providing large funds, as well as monitoring and handling required in the event of Non-Performing Loans;

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12. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko serta Kebijakan Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu tata kelola yang baik;
13. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
14. Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode tahun 2021 dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan;
15. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasikan kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:
Secara umum kegiatan operasional Bank telah sesuai dengan Peraturan Otoritas Jasa keuangan dan Peraturan perundang-undangan yang berlaku. Kegiatan Operasional Bank telah diatur dalam kebijakan, sistem dan prosedur Bank, namun demikian masih terdapat beberapa ketentuan internal yang masih dalam proses pengkinian sehingga dapat berpotensi risiko adanya kondisi perkembangan bisnis yang belum sesuai dengan ketentuan yang ada.

B. *Governance Process*
Faktor positif aspek *governance process* adalah:
1. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;
2. Direksi telah bertanggung jawab penuh atas pelaksanaan kepengurusan Bank yang telah dijalankan selama tahun buku 2021 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan;
3. Direksi telah menindaklanjuti temuan dan rekomendasi dari hasil pemeriksaan Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan otoritas yang berwenang melalui pemberian arahan terkait temuan dan rekomendasi tersebut kepada seluruh unit kerja terkait;
4. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite - Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;
5. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
6. Dalam melakukan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui mekanisme rapat Dewan Komisaris yang pada periode Juli - Desember 2022 telah dilaksanakan sebanyak 7 kali dan rapat gabungan Dewan Komisaris dan Direksi sebanyak 18 kali;
7. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Terintegrasi. Dan seluruh komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisis yang memadai serta rekomendasi kepada Dewan Komisaris;

12. The Bank has established general policies consisting of Bank Governance Policies, Risk Management Policies and Internal Control Policies to support the business activities it carries out so that every activity carried out can reflect a good governance;
13. The Bank has a procedural policy regarding procedures for implementing transparency in financial conditions;
14. The Bank has prepared a Governance Implementation Report for the 2021 period where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulation;
15. The Directors has prepared a realistic, comprehensive, measurable (achievable) Bank Business Plan based on a comprehensive study by taking into account the business opportunities and strengths of the Bank as well as identifying weaknesses and threats and in accordance with the vision and mission as well as the corporate plan) Banks.

The negative factors in the governance structure aspect are:
In general, the Bank's operational activities comply with the Financial Services Authority Regulations and the applicable laws and regulations. The Bank's operational activities have been regulated in the Bank's policies, systems and procedures, however, there are still several internal provisions that are still in the process of updating so that there may be potential risks of business development conditions that are not in accordance with existing regulations.

B. Governance Process
Positive factors aspects of governance process are:
1. The appointment of members of the Committee is carried out by the Directors based on the decision of the meeting of the Board of Commissioners taking into account the recommendations of the Nomination and Remuneration Committee;
2. The Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2021 financial year as stated in the Annual Report submitted to shareholders at the Annual GMS;
3. The Directors has followed up the findings and recommendations from the results of the examination of the Internal Audit Work Unit, external auditors, and the results of the supervision of the competent authorities by providing direction regarding the findings and recommendations to all relevant work units;
4. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through joint meetings between the Board of Commissioners and the Directors as well as the implementation of monitoring by the Committees as a complement to the Board of Commissioners by providing recommendations to the Directors. The meeting was held among others to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;
5. All activities of the Board of Commissioners' meetings have been fully documented as a basis for evaluating the implementation of the meeting decisions;
6. In carrying out supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through the mechanism of the Board of Commissioners' meetings which in the period July - December 2022 have been held 7 times and joint meetings of the Board of Commissioners and Directors 18 times;
7. The Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Integrated Governance Committee. And all committees that were formed as complements to the Board of Commissioners have carried out their duties independently and have provided adequate analysis and recommendations to the Board of Commissioners;

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8. Rapat Komite-komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
9. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;
10. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;
11. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundangan-undangan yang berlaku;
12. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;
13. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi *Quality Assurance* dengan cara menetapkan *Compliance Sheet*, **bjb** cyber cafe dan **bjb** AMOLA untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip tata kelola yang baik serta azas-azas perbankan yang sehat;
14. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
15. Pelaksanaan pemantauan dan penyampaian laporan atas komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan serta pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
16. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
17. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
18. Satuan Kerja Audit Internal telah menyusun dan mengkinikan pedoman kerja Auditor Internal;
19. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
20. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
21. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, *monitoring* dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui *tools* yang telah dikembangkan oleh Bank, termasuk di antaranya yaitu Pedoman Profil Risiko Cabang dan Profil Risiko Wilayah;
22. Bank telah menerapkan pengendalian intern yang menyeluruh serta memadai, dimana pelaksanaan prinsip *segregation of duties* dan konsep *dual control* telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;
23. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
24. Pelaksanaan *review* atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
25. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite yang dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;

8. Meetings of the Committees as a complement to the Board of Commissioners have been held in accordance with the needs of the Bank and the decision-making process in each meeting held has been taken based on deliberation for consensus or a majority vote in the event that no consensus agreement occurs;
9. The Compliance Work Unit has made and formulated a strategic step in order to support the creation of a Compliance Culture;
10. The Compliance Unit has reviewed and/or recommended updating and improving the Bank's policies, provisions, systems and procedures;
11. The Compliance Unit has ensured that the draft policies, provisions, systems and procedures, as well as the Bank's business activities to be implemented are in accordance with the provisions of the Financial Services Authority, Bank Indonesia and the prevailing laws and regulations;
12. In order to improve the quality assurance and corrective action functions, the Bank through the relevant work units has conducted socialization to the entire Bank office network regarding Risk Culture, Compliance Culture and fraud awareness;
13. The Bank continues to strengthen the Compliance Function, especially the Compliance Culture through the implementation of socialization activities on the implementation of the Compliance Culture, Quality Assurance function by establishing a Compliance Sheet, **bjb** cyber cafe and **bjb** AMOLA to be used in the Bank's operational activities so that the said activities can be carried out consistently and with due regard good governance principles and sound banking principles;
14. The Compliance Unit and Risk Management Unit are actively involved in the formulation of Bank policies and procedures through participation in technical meetings related to the formulation of policies and procedures;
15. Monitoring and submission of reports on commitments made based on the results of inspections by the Financial Services Authority and other authorized auditors is carried out by the Compliance Work Unit periodically;
16. The Internal Audit Work Unit performs an independent supervisory function with an adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;
17. The Internal Audit Unit has reported all audit findings in accordance with applicable regulations;
18. The Internal Audit Unit has compiled and updated the Internal Auditor's work guidelines;
19. Determination of the appointment of a Public Accountant and a Public Accounting Firm is in accordance with the applicable provisions, where the Public Accountant and Public Accounting Firm are registered with the Financial Services Authority;
20. Public Accountants and Public Accounting Firms appointed, able to work independently, meet the professional standards of public accountants as well as the defined audit scope;
21. The Bank has established procedures in conducting the risk identification, measurement, monitoring and control process on a regular basis which is adjusted to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including among others the Guidelines for Branch Risk Profiles and Regional Risk Profiles;
22. The Bank has implemented comprehensive and adequate internal control, in which the implementation of the principle of segregation of duties and the concept of dual control has been embedded in the policies and guidelines for operational activities that guide the implementation of daily operational activities;
23. The Internal Audit Unit, the Compliance Unit and the Risk Management Work Unit have carried out their duties in accordance with applicable regulations;
24. The review of policies, systems and procedures for providing funds to related parties as well as providing large funds has been carried out periodically in accordance with applicable regulations;
25. Decisions on the provision of funds are decided in a Committee Meeting which is conducted independently without intervention from related parties and/or other parties by prioritizing the principle of prudence;

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26. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non-keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;
27. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta asas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
28. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah.
29. Bank telah menerapkan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP), ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK), ISO 20000:2018 dan ISO 27000:2013 Sistem Keamanan Teknologi Informasi.

Faktor negatif aspek *governance process* adalah:
1. Kebijakan, sistem, dan prosedur Bank belum sepenuhnya dilakukan pengkinian secara berkala dengan konsisten. Hal tersebut dikarenakan dalam pelaksanaannya mengutamakan skala prioritas dari kebutuhan Bank;
2. Pelaksanaan supervisi/pengawasan atasan terhadap pegawai yang menjadi kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai kiranya perlu ditingkatkan guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.
3. Tingkat literasi pegawai dalam membaca ketentuan-ketentuan yang berlaku guna mencegah terjadinya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal harus ditingkatkan, mengingat masih terdapat pelanggaran-pelanggaran kegiatan operasional yang belum sesuai dengan ketentuan internal dan eksternal.

C. *Governance Outcome*
Faktor positif aspek *governance outcome* adalah:
1. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) dan seluruh pelaksanaan tugas dan tanggung jawab Direksi untuk tahun buku 2021 telah diterima oleh RUPS;
2. Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Komisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
3. Komite-Komite yang berada dibawah Dewan Komisaris telah memberikan analisis dan rekomendasi kepada Dewan Komisaris. Analisis dan Rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi pengurusan Bank yang dilaksanakan oleh Direksi;
4. Secara umum pencapaian RBB bank **bjb** telah menunjukkan kinerja yang baik hal ini tercermin dari pencapaian target sebagai berikut:
   a) Realisasi Aset posisi 31 Desember 2022 mencapai sebesar Rp170,23 Triliun atau 107,76% dari target yang ditetapkan sebesar Rp157,9 Triliun;
   b) Realisasi Dana Pihak Ketiga posisi 31 Desember 2022 mencapai sebesar Rp121,75 Triliun atau 106,93% dari target yang ditetapkan sebesar Rp113,8 Triliun;
   c) Realisasi kredit posisi 31 Desember 2022 mencapai sebesar Rp107,84 Triliun atau 104,14% dari target yang ditetapkan sebesar Rp103,55 Triliun
   d) Realisasi Laba Bersih posisi 31 Desember 2022 mencapai sebesar Rp2,25 Triliun atau 123,23% dari target yang ditetapkan sebesar Rp1,82 Triliun;
   e) Realisasi NPL *gross* posisi 31 Desember 2022 adalah sebesar 1,13%, lebih baik dari target yang ditetapkan sebelumnya sebesar 1,60%.
5. Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala sesuai dengan Peraturan Otoritas Jasa Keuangan;

26. Banks have prepared reports related to financial and non-financial information in a transparent manner as regulated in the Regulation of the Financial Services Authority;
27. The Corporate Plan and the Bank's Business Plan are prepared realistically and have taken into account all internal and external factors, risk management implementation, prudential principles and sound banking principles and have been approved by the Board of Commissioners;
28. The Directors has evaluated the implementation of the RBB on a regular basis through the activities of the Directors meeting or regional work meeting.
29. Bank has implemented ISO 37001:2016 Anti-Bribery Management System (SMAP), ISO 37301:2021 Compliance Management System (SMK), ISO 20000:2018 and ISO 27000:2013 Information Technology Security System.

Negative factors aspects of governance process are:
1. The Bank's policies, systems and procedures have not been fully updated on a consistent basis. This is because in practice it prioritizes the priority scale of the Bank's needs;
2. Supervision/supervision of superiors over employees who are under their authority in terms of carrying out the functions and duties of each employee needs to be improved to prevent violations of internal and external regulations.
3. Level of employee literacy in reading the applicable provisions in order to prevent violations of internal and external provisions must be increased, bearing in mind that there are still violations of operational activities that are not in accordance with internal and external regulations.

C. Governance Outcome
Positive factors aspects of governance outcome are:
1. The Directors has accounted for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all the duties and responsibilities of the Directors for the financial year 2021 have been accepted by the GMS;
2. The Board of Commissioners and the committees under it have carried out their duties and responsibilities in carrying out their supervisory functions properly. This can be seen from the advice and suggestions submitted by the Board of Commissioners regarding the implementation of the business activity processes in the Bank;
3. Committees under the Board of Commissioners have provided analysis and recommendations to the Board of Commissioners. The analysis and recommendations are considered by the Board of Commissioners in carrying out the supervisory function of the Bank's management functions carried out by the Directors;
4. In general, the achievement of bank **bjb**'s RBB has shown good performance, this is reflected in the achievement of the following targets:
   a) Realization of assets for the position of December 31, 2022 reached IDR 170.23 trillion or 107.76% of the target set at IDR 157.9 trillion;
   b) Realization of Third Parties Funds for the position of December 31, 2022 reached IDR 121.75 trillion or 106.93% of the target set at IDR 113.8 trillion;
   c) Credit realization for the position of December 31, 2022 reached IDR 107.84 trillion or 104.14% of the target set at IDR 103.55 trillion
   d) Realization of Net Profit as of December 31, 2022 reached IDR 2.25 trillion or 123.23% of the target set at IDR 1.82 trillion;
   e) Realization of gross NPL for December 31, 2022 was 1.13%, better than the previously set target of 1.60%.
5. The Bank has submitted a Report on the Implementation of Duties and Responsibilities of the Director of Compliance to the Financial Services Authority on a regular basis in accordance with the Financial Services Authority Regulation;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola	Results of Self-Assessment Implementation of Governance
6. Direksi telah menyampaikan laporan mengenai kegiatan fungsi audit intern kepada para pemegang saham dalam laporan pertanggungjawaban Direksi pada RUPS Tahunan Tahun 2021 tanggal 30 Maret 2022; 7. Satuan Kerja Audit Internal telah melaksanakan pemeriksaan sesuai dengan RKAT tahun 2022 dan pemantauan hasil audit dilakukan secara berkesinambungan dimana penyelesaian untuk posisi 31 Desember 2022 komitmen tindak lanjut atas hasil pemeriksaan tersebut telah mencapai 100%; 8. Akuntan Publik dan Kantor Akuntan Publik telah bertindak objektif dalam melakukan audit serta hasil audit dan *Management Letter* telah menggambarkan permasalahan Bank; 9. Hasil audit atas laporan keuangan per 31 Desember 2021 dan *Management Letter* telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan; 10. Dewan Komisaris dan Direksi mampu melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko; 11. Bank melaksanakan aktivitas bisnisnya sesuai dengan tingkat kompleksitas Bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktivitas bisnis tersebut; 12. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu oleh Divisi Pengendalian Keuangan kepada Otoritas Jasa Keuangan; 13. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, di antaranya laporan Tingkat Kesehatan Bank, laporan hasil audit dan laporan pelaksanaan tata kelola dengan cakupan isi laporan berdasarkan ketentuan yang berlaku; 14. Selama periode Januari - Juni 2022 tidak terdapat penyediaan dana yang melampaui BMPK; 15. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala melalui melalui media cetak maupun media elektronik yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan; 16. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris; 17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan. **Faktor negatif aspek *Governance Outcome* adalah:** Selama periode Juli - Desember Tahun 2022, masih terdapat adanya sanksi denda yang disebabkan ketidaksesuaian pelaporan Sistem Layanan Informasi Keuangan (SLIK) Debitur dan Laporan Bulanan Bank Umum, serta Kesalahan Penggunaan Kode Transaksi, selain itu masih terdapat *fraud* yang terjadi di Bank.	6. The Board of Directors has submitted a report on the activities of the internal audit function to shareholders in the accountability report of the Board of Directors at the 2021 Annual GMS on March 30, 2022; 7. The Internal Audit Unit has carried out inspections in accordance with the 2022 RKAT and monitoring of audit results is carried out on an ongoing basis where the completion for the position in December 31, 2022, the commitment to follow-up on the results of the audit has reached 100%; 8. Public Accountants and Public Accounting Firms have acted objectively in conducting audits and the results of the audit and Management Letter have described the Bank's problems; 9. The results of the audit of the financial statements as of December 31, 2021 and the Management Letter have described the Bank's significant problems and were submitted in a timely manner to the Financial Services Authority; 10. The Board of Commissioners and the Directors are able to actively supervise the implementation of Risk Management policies and strategies; 11. The Bank carries out its business activities in accordance with the level of complexity of the Bank and considers the level of risk (risk exposure) contained in the business activity; 12. Reports on provision of funds to related parties have been presented in the LLL report and submitted in a timely manner by the Financial Control Division to the Financial Services Authority; 13. The Bank has prepared reports to be submitted to internal and external parties, including the Bank Soundness Level report, audit report and governance implementation report with the scope of the report content based on applicable regulations; 14. During the period January - June 2022, there is no provision of funds that exceeds the LLL; 15. The Bank has submitted financial and non-financial information transparently and periodically through print and electronic media that can be easily accessed by all stakeholders; 16. The Bank's Business Plan prepared by the Directors has been approved by the Board of Commissioners; 17. The realization of the business plan and corporate plan is submitted to the shareholders in the Directors' Accountability Report which is a routine agenda at the Annual GMS. **Negative factors aspects of Governance Outcome are:** During the period of July - December 2022, there were still fines caused by discrepancies in the reporting of the Debtor's Financial Information Service System (SLIK) and Commercial Bank Monthly Reports, as well as Misuse of Transaction Codes, besides that there was still fraud occurring at the Bank.

Rekomendasi dan Tindaklanjutnya

Tidak terdapat rekomendasi oleh OJK atas *Self Assessment* Tahun Buku 2022.

Recommendations and Follow Up

There is no recommendation by the OJK for the 2022 Fiscal Year Self Assessment.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) melalui penilaian program *Corporate Governance Perception Index* (CGPI) melakukan penilaian terhadap GCG bank **bjb** dengan hasil *Most Trusted Companies*.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) program conducted an assessment of bank **bjb** GCG with the results of Most Trusted Companies.

Kriteria Penilaian

Assessment Criteria

Aspek Penilaian Assessment Aspects	Tahapan Penilaian Assessment Stage	Keterangan Information
- ***Governance Structure*** Struktur organisasi, visi, misi, strategi, dan kebijakan serta dinamika persaingan. Organizational structure, vision, mission, strategy, and policies as well as dynamics of competition - ***Governance Process*** Sistem dan mekanisme tata kelola dalam merespon dinamika persaingan membangun keunggulan. Governance systems and mechanisms in response to competitive dynamics build excellence. - ***Governance Outcome*** Capaian kinerja keuangan dan non keuangan yang menjadikan perusahaan unggul. Financial and non-financial performance achievements that make the company superior.	Analisis Analysis	1. ***Self Assessment***, Pengisian kuesioner oleh responden perusahaan dari internal dan eksternal. ***Self Assessment***, Completion of questionnaires by company respondents from internal and external. 2. **Sistem Dokumentasi**, Kelengkapan dokumen perusahaan terkait GCG dan Manajemen perusahaan. **Documentation System,** Complete company documents related to GCG and company management.
	Observasi Observation	Klarifikasi hasil analisis melalui presentasi oleh Perusahaan dan diskusi dengan Organ Perusahaan.

Pihak yang Melakukan *Assessment*

Penilaian program *Corporate Governance Perception Index* (CGPI) Tahun 2021 yang diselenggarakan oleh *The Indonesian Institute For Corporate Governance* (IICG).

Parties That Conduct Assessment

Assessment of the 2021 Corporate Governance Perception Index (CGPI) program was organized by The Indonesian Institute for Corporate Governance (IICG).

Skor Penilaian

Hasil penilaian CGPI 2021 dengan tema "Membangun Ketangguhan Perusahaan dalam Kerangka GCG" di PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk menunjukkan skor **85,60**. Hasil pemeringkatan berdasarkan skor tersebut, bank **bjb** berada dalam kategori predikat "**Sangat Tepercaya**". Rincian dari capaian nilai untuk setiap aspek penilaian adalah sebagai berikut:

1. Aspek Struktur Tata Kelola (*Governance Structure*) memperoleh nilai 23,99 dari nilai maksimum 27,98.
2. Aspek Proses Tata Kelola (*Governance Process*) memperoleh nilai 32,67 dari nilai maksimum 38,22.
3. Aspek Hasil Tata Kelola (*Governance Outcome*) memperoleh nilai 28,94 dari nilai maksimum 33,80.

Assessment Score

The results of the 2021 CGPI assessment with the theme "Building Corporate Resilience within the GCG Framework" at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk showed a score of **85.60**. The results of the ranking based on this score, bank **bjb** is in the "**Highly Trusted**" category. The details of the score achieved for each aspect of the assessment are as follows:

1. Aspects of the Governance Structure (Governance Structure) scored 23.99 out of a maximum score of 27.98.
2. The Governance Process aspect obtained a score of 32.67 out of a maximum score of 38.22.
3. The Governance Outcome aspect obtained a score of 28.94 out of a maximum score of 33.80.



Hasil CGPI bank **bjb** yang menunjukkan prestasi "Sangat Tepercaya" menunjukkan bahwa organ perusahaan dan segenap anggota perusahaan bank **bjb** telah berkomitmen dan konsisten dalam mengimplementasikan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG), serta mampu mengoptimalkan sumber daya yang dimiliki untuk membangun sistem ketangguhan perusahaan terhadap dinamika perubahan yang selaras dengan nilai, prinsip dan aturan GCG. Dengan demikian bank **bjb** dapat menciptakan nilai tambah bagi *stakeholder* dan pertumbuhan perusahaan yang berkelanjutan secara etikal dan bermartabat.

Bank **bjb**'s CGPI results which showed the achievement of "Highly Trusted" showed that the company's organs and all members of the bank **bjb** company had been committed and consistent in implementing the principles of good corporate governance (Good Corporate Governance / GCG), and were able to optimize the resources they had to build a corporate resilience system to the dynamics of change in line with GCG values, principles and rules. Thus bank **bjb** could create added value for stakeholders and sustainable company growth in an ethical and dignified manner.

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan *continues improvement* dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

Recommendations and Follow-Up

The assessment results have become the basis for continuous improvement by following up on the assessment results (recommendations) that have been obtained.

ASEAN CORPORATE GOVERNANCE SCORECARD

Penilaian atas penerapan terhadap praktik tata kelola bank **bjb** juga berdasarkan kriteria ASEAN *Corporate Governance Scorecard* (ACGS) yang mengadopsi prinsip-prinsip *Corporate Governance* yang dikeluarkan oleh *The Organisation for Economic Cooperation and Development (OECD).*

Kriteria Penilaian

Kriteria penilaian ACGS meliputi 5 (lima) aspek sebagai berikut:
1. Hak-hak Pemegang Saham.
2. Perlakuan Setara terhadap Pemegang Saham.
3. Peran Pemangku Kepentingan.
4. Pengungkapan dan Transparansi.
5. Tanggung Jawab Direksi dan Komisaris.

Pihak yang Melakukan *Assessment*

Penilaian ACGS *(Asean Corporate Governance Scorecard)* Tahun 2021 yang dilaksanakan oleh IICD *(Indonesian Institute for Corporate Directorship).*

Skor Penilaian

Dari hasil penilaian terhadap praktik GCG sesuai kriteria ACGS Tahun 2021 yang dilaksanakan oleh IICD, bank **bjb** mendapatkan skor sebesar **87,09**.

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan continues improvement dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

ASEAN CORPORATE GOVERNANCE SCORECARD

Assessment of the application of bank **bjb** governance practices is also based on the ASEAN Corporate Governance Scorecard (ACGS) criteria which adopts the principles of Corporate Governance issued by The Organization for Economic Cooperation and Development (OECD).

Assessment Criteria

The ACGS assessment criteria cover 5 (five) aspects as follows:
1. Rights of Shareholders.
2. Equal Treatment of Shareholders.
3. The Role of Stakeholders.
4. Disclosure and Transparency.
5. Responsibilities of Directors and Commissioners.

Third-Party Assessor

The 2021 ACGS (Asean Corporate Governance Scorecard) assessment carried out by IICD (Indonesian Institute for Corporate Directorship).

Assessment Score

Based on the results of assessing the level of GCG practice according to ACGS criteria in 2021, bank **bjb** obtained a score of **87.09**.

Recommendations and Follow-Up

The assessment results have become the basis for continuous improvement by following up on the assessment results (recommendations) that have been obtained.

Pernyataan Pelaksanaan Prinsip-Prinsip Tata Kelola yang Baik

Statement of Implementation of Good Governance Principles

Manajemen dan pegawai bank **bjb** menyatakan bahwa bank **bjb** dalam menjalankan kegiatan usaha telah menerapkan prinsip-prinsip tata kelola yang baik dan tidak ada pelanggaran yang material terhadap peraturan perundang-undangan yang berlaku. Manajemen dan karyawan senantiasa tetap berkomitmen untuk terus meningkatkan praktik-praktik tata kelola yang baik secara transparan, akuntabel, bertanggungjawab, independen, memperhatikan kesetaraan dan kewajaran yang adil serta berkesinambungan guna mencapai tujuan usaha Perseroan.

The management and employees of bank **bjb** state that bank **bjb**, in carrying out business activities, has implemented the principles of good governance, and there are no material violations of the applicable laws and regulations. Management and employees are always committed to continuously improving good governance practices in a transparent, accountable, responsible, independent manner, paying attention to fair and sustainable equality and fairness to achieve the Company's business objectives.

TANGGUNG JAWAB SOSIAL PERUSAHAAN

Corporate Social Responsibility

09



bank bjb



Dalam menjalankan kegiatan usahanya, bank **bjb** senantiasa berupaya bahwa setiap keputusan dan aktivitas bisnis yang dilakukan mampu memberikan manfaat bagi para pemangku kepentingannya. Bank memandang bahwa tanggung jawab sosial merupakan sebuah kebutuhan yang pada akhirnya akan memberikan dampak positif terhadap nilai perusahaan. Berkaitan dengan hal tersebut, arah pelaksanaan tanggung jawab sosial adalah dalam upaya meningkatkan peran Perseroan dalam pencapaian tujuan pembangunan berkelanjutan atau *Sustainable Development Goals* (SDGs).

In carrying out its business activities, bank **bjb** always strives that every decision and business activity undertaken is able to provide benefits to its stakeholders. The Company views that social responsibility is a necessity which will ultimately have a positive impact on the value of the Company. In this regard, the direction of implementing social responsibility is in an effort to increase the role of the Company in achieving Sustainable Development Goals (SDGs).

Sebagai sebuah perusahaan yang bergerak dalam bidang perbankan, bank **bjb** telah berkomitmen dalam menerapkan program keuangan berkelanjutan yang merupakan dukungan sektor keuangan dalam pencapaian pembangunan berkelanjutan. Bank sangat menyadari bahwa sistem keuangan dapat mengambil peran penting dalam mencegah terjadinya praktik pendanaan atau investasi pada kegiatan usaha yang menggunakan sumber daya secara berlebihan, yang akhirnya berdampak pada kesenjangan sosial dan mengakibatkan kerusakan lingkungan hidup.

As a Company engaged in banking, bank **bjb** has committed to implementing a sustainable financial program which is a support of the financial sector in achieving sustainable development. The Company is well aware that the financial system can play an important role in preventing the occurrence of funding or investment practices in business activities that use resources excessively, which ultimately has an impact on social inequality and results in environmental damage.

Sebagai lembaga jasa keuangan, pelaksanaan tanggung jawab sosial perusahaan di bank **bjb** mengacu pada POJK No. 51/ POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan Emiten dan Perusahaan Publik dan standar internasional yaitu ISO 26000. Sesuai Surat Edaran Otoritas Jasa Keuangan No. 16 /SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, informasi tanggung jawab sosial perusahaan khususnya terkait tata kelola keberlanjutan, kinerja ekonomi berkelanjutan, kinerja lingkungan berkelanjutan dan kinerja sosial berkelanjutan disampaikan pada Laporan Keberlanjutan halaman 191-197 yang disajikan secara terpisah dari Laporan Tahunan.

As a financial services institution, the implementation of corporate social responsibility at bank **bjb** refers to POJK No. 51/ POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions Issuers and Public Companies and the international standard, namely ISO 26000. In accordance with the Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 Concerning the Form and Content of the Annual Report of Issuers or Public Companies, Information on corporate social responsibility, particularly related to the application of environmental, social and governance (ESG) principles, is presented in the Sustainability Report page 191-197 which is presented separately from this Annual Report.

Indeks Referensi OJK

OJK Reference Index

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
UMUM / GENERAL			
Laporan tahunan disajikan dalam Bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam Bahasa Inggris. The annual report should be presented in good and correct Indonesian, and it was recommended to present it also in English.		√	
Laporan tahunan dicetak dengan kualitas yang baik dan menggunakan jenis dan ukuran huruf yang mudah dibaca. The annual report should be printed in good quality and uses an easy-to-read type and size.		√	
Laporan tahunan mencantumkan identitas perusahaan dengan jelas. The annual report clearly states the company identity.	Nama perusahaan dan tahun *annual report* ditampilkan di: The company name and year of the annual report are displayed on:		
	1. Sampul muka. / Face cover.	√	
	2. Samping. / Side.	√	
	3. Sampul belakang. / Back cover.	√	
	4. Setiap halaman. / Every page.	√	
Laporan tahunan ditampilkan di *website* perusahaan. The annual report should be available on the company website.		√	
KILAS KINERJA / PERFORMANCE HIGHLIGHTS			
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since starting their business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.	Informasi memuat antara lain: Information includes, among others:		
	1. Pendapatan/penjualan. / Sales revenue.	27	SEOJK 16
	2. Laba bruto. / Gross profit.	27	
	3. Laba Operasional. / Operational profit.	27	SEOJK 9
	4. Laba sebelum pajak. / Profit before tax.	28	
	5. Laba bersih. / Net profit.	28	
	6. Laba (rugi). / Profit (loss)	28	SEOJK 16
	7. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	28	SEOJK 9
	8. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali. / Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	28	SEOJK 16
	9. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	28	SEOJK 16
	10. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non Pengendali. / Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	28	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	11. Laba (rugi) per saham. / Earnings (loss) per share.	28	SEOJK 9 SEOJK 16
	12. Jumlah aset. / Total assets.	25	
	13. Investasi pada entitas asosiasi. / Investments in associates.	-	
	14. Jumlah liabilitas. / Total liabilities.	25	
	15. Jumlah ekuitas. / Total equity.	26	
	16. Dana pihak ketiga. / Third-Parties funds.	25	SEOJK 9
	17. Pinjaman yang diterima. / Loans received.	25	
	18. Rasio laba (rugi) terhadap jumlah aset. / Ratio of profit (loss) to total assets.	30	SEOJK 16
	19. Rasio laba (rugi) terhadap ekuitas. / Profit (loss) to equity ratio.	30	
	20. Rasio laba (rugi) terhadap pendapatan/penjualan. / Profit (loss) to revenue/sales ratio.	31	
	21. Rasio lancar. / Current ratio.	31	
	22. Rasio liabilitas terhadap ekuitas. / Liability to equity ratio.	31	
	23. Rasio liabilitas terhadap jumlah aset. / Ratio of liabilities to total assets.	31	
	24. Rasio KPMM. / CAR ratio.	30	SEOJK 9
	25. Aset produktif. / Productive assets.	31	
	26. Rasio *Non-performing Loans* (NPL). / Non-performing loans (NPL) ratio.	31	
	27. Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO). / Ratio of Operating Expenses to Operating Income (BOPO).	31	
	28. *Cost to Income Ratio* (CIR).	31	
	29. Rasio *Net Interest Margin* (NIM). / Net Interest Margin (NIM) ratio.	30	
	30. Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK). / Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	31	
	31. Rasio Giro Wajib Minimum (GWM). / Statutory Reserve Ratio (GWM).	31	
	32. Rasio Posisi Devisa Neto (PDN). / Net Open Position (NOP) Ratio.	31	
	33. Informasi dan rasio keuangan lainnya yang relevan dengan emiten atau perusahaan publik dan jenis industrinya. / Information and other financial ratios that are relevant to the issuer or public company and the type of industry.	31	SEOJK 9 SEOJK 16
Informasi Saham Stock Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Information on shares for Public Companies at least contains:		SEOJK 16
	1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat: Shares that have been issued for each quarter presented in comparative form for the last 2 (two) financial years, at least contain:		
	a. Jumlah saham yang beredar. / Number of outstanding shares.	34	
	b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan. / Market capitalization is based on the price on the stock exchange where the shares are listed.	34	
	c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan. / The highest, lowest and closing share prices are based on the price on the stock exchange where the shares are listed.	34	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	d. *Volume* perdagangan pada bursa efek tempat saham dicatatkan. / Volume trading on the stock exchange where the shares are listed.	34	
	Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek. Informasi disajikan dalam bentuk grafik dan tabel. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.		
	2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: In the event of a corporate action that causes a change in shares, such as a stock split, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, and additions and capital reduction, share information as referred to in number 1) is added with an explanation of at least:		SEOJK 16
	a. Tanggal pelaksanaan aksi korporasi. / The date of implementation of the corporate action.	37	
	b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham. / Stock split ratios, reverse stock ratios, stock dividends, bonus shares, number of convertible securities issued, and changes in share nominal value.	37	
	c. Jumlah saham beredar sebelum dan sesudah aksi korporasi. The number of outstanding shares before and after the corporate action.	37	
	d. Jumlah efek konversi yang dilaksanakan (jika ada). / The number of effect conversions implemented (if any).	37	
	e. Harga saham sebelum dan sesudah aksi korporasi. / Stock prices before and after corporate actions.	37	
	3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. In the event of a temporary suspension of share trading (suspension) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (suspension) and/or delisting of shares (delisting) shall be explained.	38	SEOJK 16
	4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/ atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. / In the event that the temporary suspension of share trading (suspension) as referred to in number 3) and/or the process of canceling the listing of shares (delisting) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (suspension) and/or cancellation are explained. listing of shares (delisting).		
Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir. Information on outstanding bonds, sukuk or convertible bonds in the last 2 (two) financial years.	Informasi memuat: Loading information:		
	1. Jumlah obligasi/sukuk/obligasi konversi yang beredar (*outstanding*). / Number of outstanding bonds/sukuk/convertible bonds.	38	
	2. Tingkat bunga/imbalan. / Interest/reward rate.	39	
	3. Tanggal jatuh tempo. / Due date.	39	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	4. Peringkat obligasi/sukuk tahun 2021 dan 2022. / Bond/sukuk ratings for the year2021 and 2022.	39	
	Catatan: apabila perusahaan tidak memiliki obligasi/sukuk/obligasi konversi, agar diungkapkan. **Notes**: if the company does not have bonds/sukuk/convertible bonds, that should be disclosed.		
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORTS OF THE DIRECTORS AND THE BOARD OF COMMISSIONERS			
Laporan Direksi Directors Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report contains at least a brief description of:		
	1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat:		
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik (termasuk untuk UUS apabila Bank memiliki UUS). / Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	68-70	SEOJK 9 SEOJK 16
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik. / The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company.	70	SEOJK 16
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik. / The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	70	
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik. / Comparison between the results achieved and those targeted by the Issuer or Public Company.	71-72	SEOJK 9 SEOJK 16
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik. / Obstacles faced by Issuers or Public Companies.	72	
	f. Struktur organisasi. / Organizational structure.	62-63	SEOJK 9
	g. Aktivitas utama. / Main activity.	62	
	h. Teknologi informasi. / Information Technology.	71	
	i. Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah. / Types of products and services offered, including lending to debtors of micro, small and medium enterprises.	62	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana. Interest rates for raising and providing funds.	65-68	
	k. Perkembangan perekonomian dan target pasar. / Economic development and target market.	63-65	
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri. / Networks and business partners at home and/or abroad.	62	
	m. Jumlah, jenis, dan lokasi kantor. / Number, type and location of offices.	62	
	n. Kepemilikan Direksi, Dewan Komisaris, dan pemegang saham dalam kelompok usaha Bank. / Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	-	
	o. Perubahan-perubahan penting yang terjadi pada Bank dan kelompok usaha Bank dalam tahun yang bersangkutan. / Important changes that occurred in the Bank and the Bank's business group in the year concerned.	-	
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang. / Important things that are expected to happen in the future.	73-76	
	q. Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. / Human resources include the number, level of education, training, and development of human resources.	63	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. / An overview of the business prospects of the Issuer or Public Company.	73-75	SEOJK 9 SEOJK 16
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. / Implementation of Issuer or Public Company governance.	76-81	
	4. Perubahan komposisi anggota Direksi (jika ada) dan alasan perubahannya. / Changes in the composition of members of the Board of Directors (if any) and reasons for the changes.	82	SEOJK 9
Laporan Dewan Komisaris Report of the Board of Commissioners	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report contains at least a brief description of:		
	1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi. / Assessment of the Board of Directors' performance regarding the management of Issuers or Public Companies, including oversight by the Board of Commissioners in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors.	87-91	SEOJK 16 SEOJK 9
	2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi. / Views on the business prospects of Issuers or Public Companies compiled by the Board of Directors.	90-91	
	3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. / Views on the implementation of governance of the Issuer or Public Company.	91-95	
	4. Pandangan atas penerapan/pengelolaan *Whistleblowing System* (WBS) di perusahaan dan peran Dewan Komisaris dalam WBS tersebut. / Views on the implementation/management of the Whistleblowing System (WBS) in the company and the role of the Board of Commissioners in the WBS	94-95	
	5. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya. / Changes in the composition of the Board of Commissioners (if any) and reasons for the changes.	96-97	SEOJK 9 SEOJK 16
	6. Frekuensi dan cara pemberian nasihat kepada anggota Direksi. / Frequency and method of providing advice to members of the Board of Directors.	87	SEOJK 9
	7. Penilaian kinerja Komite-komite yang berada di bawah pengawasan Dewan Komisaris/Dewan Pengawas. / Assessment of the performance of the Committees under the supervision of the Board of Commissioners/Supervisory Board.	95-96	
Tanda tangan anggota Direksi dan Dewan Komisaris Signatures of members of the Board of Directors and Board of Commissioners	Memuat hal-hal sebagai berikut: Loading things as follows:		
	1. Tanda tangan dituangkan pada lembaran tersendiri. / The signature is written on a separate sheet	100-101	
	2. Pernyataan bahwa Dewan Komisaris dan Direksi bertanggung jawab penuh atas kebenaran isi laporan tahunan. / Statement that the Board of Commissioners and Board of Directors are fully responsible for the accuracy of the contents of the annual report.		
	3. Ditandatangani seluruh anggota Dewan Komisaris dan anggota Direksi dengan menyebutkan nama dan jabatannya. / Signed by all members of the Board of Commissioners and members of the Board of Directors stating their names and positions.		
	4. Penjelasan tertulis dalam surat tersendiri dari yang bersangkutan dalam hal terdapat anggota Dewan Komisaris atau anggota Direksi yang tidak menandatangani laporan tahunan, atau penjelasan tertulis dalam surat tersendiri dari anggota yang lain dalam hal tidak terdapat penjelasan tertulis dari yang bersangkutan. / A written explanation in a separate letter from the person concerned in the event that a member of the Board of Commissioners or a member of the Board of Directors does not sign the annual report, or a written explanation in a separate letter from another member in the event that there is no written explanation from the person concerned.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
PROFIL PERSAHAAN / COMPANY PROFILE			
Nama dan alamat lengkap perusahaan Company name and full address	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies, including:	104-105	SEOJK 9 SEOJK 16
	1. Alamat / Address		
	2. Nomor telepon / Phone number		
	3. Alamat surat elektronik / Email address		
	4. Alamat situs web / Website address		
Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada) Name and address of subsidiary and/or branch office or representative office (if any)	Memuat informasi antara lain: Contains information including:	106-110	SEOJK 9 SEOJK 16
	1. Nama dan alamat kantor cabang/perwakilan, meliputi: a. Alamat b. Nomor telepon c. Alamat surat elektronik d. Alamat situs web 1. Name and address of the branch/representative office, including: a. Address b. Phone number c. Email address		
	Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan. **Notes**: if the company does not have subsidiaries, branch offices, and representative offices, so that it is disclosed.		
Riwayat singkat Emiten atau Perusahaan Publik Brief history of Issuer or Public Company	Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan. Include among others: date/year of establishment, name, change of company name (if any), and effective date of change of company name.	112-115	SEOJK 9 SEOJK 16
	Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. Notes: if the company has never changed its name, please disclose it.		
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Mencakup: Includes:		SEOJK 9 SEOJK 16
	1. Visi Perusahaan / Company Vision	116	
	2. Misi Perusahaan / Company Mission	116-117	
	3. Keterangan bahwa visi dan misi tersebut telah direviu dan disetujui oleh Direksi/Dewan Komisaris pada tahun buku. / Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year.	117	
	4. Pernyataan mengenai budaya perusahaan (*corporate culture*) yang dimiliki Perusahaan. / Statement regarding the company's corporate culture.	118-121	
Kegiatan Usaha Business activities	Uraian mengenai antara lain: Description of, among others:		SEOJK 9 SEOJK 16
	1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir. / The company's business activities according to the latest articles of association.	122-123	
	2. Kegiatan usaha yang dijalankan. / Business Activities Undertaken.	123	
	3. Produk dan/atau jasa yang dihasilkan. / Products and/or services produced.	123-139	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Wilayah Operasional Operational Area	Wilayah operasional Emiten atau Perusahaan Publik. Wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. Issuer's or Public Company's operational area. The operational area is the area or area where operational activities are carried out or the scope of the company's operational activities.	140-141	SEOJK 16
Struktur Organisasi Organizational structure	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	146-147	SEOJK 9 SEOJK 16
Keanggotaan Asosiasi Association Membership	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	145	SEOJK 16
Profil Direksi Board of Directors Profile	Profil Direksi, paling sedikit memuat: Profile of the Board of Directors, at least contains:	148-154	SEOJK 9 SEOJK 16
	1. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab. / Name and position in accordance with the duties and responsibilities.		
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age.		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Direksi di Perusahaan sejak pertama kali ditunjuk. / History of appointment (period and position) as a member of the Board of Directors in the Company since he was first appointed.		
	c. Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	d. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	7. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. / Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	148-154	SEOJK 9 SEOJK 16
	8. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	155	SEOJK 16
Profil Dewan Komisaris Board of Commissioners Profile	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contains:	156-160	SEOJK 9 SEOJK 16
	1. Nama dan jabatan. / Name and title.		
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age.		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Dewan Komisaris / Legal basis for appointment as a member of the Board of Commissioners		
	b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan. / The legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner at the Issuer or Public Company concerned.		
	c. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Dewan Komisaris di Perusahaan sejak pertama kali ditunjuk. / Appointment history (period and position) as a member of the Board of Commissioners in the Company since he was first appointed.		
	d. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Commissioners, members of the Board of Directors, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Commissioners do not have concurrent positions, then this is disclosed.		
	e. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	7. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. Affiliation with other members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Commissioners have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	156-160	SEOJK 9 SEOJK 13 SEOJK 16
	8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode. / Declaration of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.		SEOJK 16
	9. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut. / Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this will be disclosed.	161-162	
Profil singkat pejabat eksekutif Executive officer brief profile	Termasuk susunan pejabat eksekutif beserta jabatan dan ringkasan Riwayat hidup. / Including the composition of executive officers along with their positions and a summary of Curriculum Vitae.	163-174	SEOJK 9
Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and employee competency development data.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. / Number of employees by gender, position, age, educational level, and employment status (permanent/contract) in the financial year.	175-178	SEOJK 9 SEOJK 16
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.		
	Data pengembangan kompetensi karyawan yang telah dilakukan pada tahun buku yang terdiri dari pihak (level jabatan) yang mengikuti pelatihan, jenis pelatihan, dan tujuan pelatihan serta adanya persamaan kesempatan kepada seluruh karyawan. Data on employee competency development that has been carried out in the financial year consisting of parties (position levels) who attended training, types of training, and training objectives as well as equal opportunities for all employees.	566-568	
	Biaya pengembangan kompetensi karyawan yang telah dikeluarkan pada tahun buku. Employee competency development costs that have been incurred in the financial year.	568	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Komposisi pemegang saham Shareholder composition	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: Names of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:	178-187	
	1. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik. / Shareholders who own 5% (five percent) or more shares of Issuers or Public Companies.		SEOJK 9 SEOJK 16
	2. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter shall be disclosedthe.		
	3. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. Direktur dan komisaris yang memiliki Saham (Direksi dan Dewan Komisaris/Dewan Pengawas wajib melaporkan kepada perusahaan mengenai kepemilikan Sahamnya dan/ atau keluarganya pada perusahaan yang bersangkutan dan perusahaan lain, termasuk setiap perubahannya). Percentage of indirect ownership of Issuer or Public Company shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter must be disclosed. Directors and commissioners who own Shares (Directors and Board of Commissioners/Supervisory Board must report to the company regarding their and/or family's share ownership in the company concerned and other companies, including any changes thereto).		
	4. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. / Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.		SEOJK 16
	5. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: Number of shareholders and percentage of ownership at the end of the financial year based on classification:		SEOJK 16
	a. Kepemilikan institusi lokal. / Ownership of local institutions.		
	b. Kepemilikan institusi asing. / Ownership of foreign institutions.		
	c. Kepemilikan individu lokal. / Local individual ownership.		
	d. Kepemilikan individu asing. / Foreign individual ownership.		
	6. Rincian Nama Pemegang Saham yang meliputi 20 Pemegang Saham Terbesar dan Persentase Kepemilikannya / Details of Names of Shareholders which include the 20 Largest Shareholders and their Percentage of Ownership		
	Informasi di atas dapat disajikan dalam bentuk tabel. / The above information can be presented in tabular form.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Pemegang saham utama dan pengendali Major and controlling shareholder	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. Information regarding major shareholders and controllers of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart. **Catatan:** yang dimaksud pemegang saham utama adalah pihak yang, baik secara langsung maupun tidak langsung, memiliki sekurang-kurangnya 20% (dua puluh perseratus) hak suara dari seluruh saham yang mempunyai hak suara yang dikeluarkan oleh suatu Perseroan, tetapi bukan pemegang saham pengendali. **Notes**:What is meant by major shareholder is a party that, either directly or indirectly, owns at least 20% (twenty percent) of the voting rights of all shares with voting rights issued by a Company, but is not a controlling shareholder.	188	SEOJK 9 SEOJK 16
Daftar entitas anak perusahaan asosiasi, perusahaan ventura List of associate subsidiaries, venture companies	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies. For subsidiaries, information regarding the address of the subsidiary is added.	189-195	SEOJK 9 SEOJK 16
Informasi terkait dengan Kelompok Usaha Bank Information related to the Bank Business Group	Bank yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, harus menambahkan dengan: Banks that are part of a business group and/or have Subsidiaries, must add:	197	SEOJK 9
	Struktur kelompok usaha Bank yang meliputi: The structure of the Bank's business group which includes:		
	a. Struktur kelompok usaha Bank, antara lain terdiri dari Bank, Entitas Anak, perusahaan terelasi (*sister company*), Entitas Induk sampai dengan *ultimate shareholder*. / The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity up to the ultimate shareholder.		
	b. Struktur keterkaitan kepengurusan dalam kelompok usaha Bank. / Management linkage structure within the Bank's business group.		
	c. Pemegang saham yang bertindak atas nama pemegang saham lain. Pengertian pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan Bank, berdasarkan atau tidak berdasarkan suatu perjanjian. / Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or an entity that has the common goal of controlling the Bank, based on or not based on an agreement.		
Struktur grup perusahaan Company group structure	Struktur grup perusahaan dalam bentuk bagan yang menggambarkan entitas induk, entitas anak, entitas asosiasi, *joint venture*, dan *special purpose vehicle* (SPV). / The corporate group structure in the form of a chart depicting the parent entity, subsidiary entity, associate entity, joint venture, and special purpose vehicle (SPV).	196	SEOJK 16

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Kronologis pencatatan saham (termasuk *private placement*) dan/atau pencatatan saham dari awal penerbitan sampai dengan akhir tahun buku Share listing chronology(including private placement) and/or listing of shares from the initial issuance until the end of the financial year	Kronologis pencatatan saham, jumlah saham, jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*), nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, number of listed shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock splits (stock split), merger of shares (reverse stock), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).	197-199	SEOJK 16
Kronologis penerbitan efek lainnya Chronology of issuance of other securities	Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, jenis tindakan perusahaan (*corporate action*) yang menyebabkan perubahan jumlah efek lainnya, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, nama bursa dimana efek lainnya dicatatkan, dan peringkat efek (jika ada). Information on the listing of other securities that are not yet due in the financial year at least contains the names of the securities, the type of corporate action that causes a change in the number of other securities, year of issue, interest rate/yield, maturity date, offering value, name of stock exchange where other securities are listed, and securities rating (if any).	200-207	SEOJK 16
Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) Information on the use of public accounting services (AP) and public accounting firms (KAP)	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/alliance includes:	208	SEOJK 16
	1. Nama dan alamat. / Name and address.		
	2. Periode penugasan. / Assignment period.		
	3. Informasi jasa audit dan/atau non audit yang diberikan. / Information on audit and/or non-audit services provided.		
	4. Biaya jasa (*fee*) audit dan/atau non audit untuk masing- masing penugasan yang diberikan selama tahun buku. / Audit and/or non-audit service fees for each assignment given during the financial year.		
	5. Dalam hal AP dan KAP beserta jaringan/asosiasi/ aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. / In the event that the designated AP and KAP and their network/association/alliance do not provide non-audit services, then the information shall be disclosed.		
	Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel. Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.		
Nama dan alamat lembaga dan/atau profesi penunjang. Name and address of supporting institution and/or profession.	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.	209-213	SEOJK 16

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Penghargaan dan Sertifikasi. Awards and Certifications.	Informasi memuat antara lain: Information includes, among others:	214-237	SEOJK 9
	1. Nama penghargaan dan/atau sertifikasi (berskala nasional dan internasional). / Name of award and/or certification (national and international scale).		
	2. Tahun perolehan penghargaan dan/atau sertifikasi. / Year of award and/or certification.		
	3. Badan pemberi penghargaan dan/atau sertifikasi. / Awarding and/or certification bodies.		
	4. Masa berlaku (untuk sertifikasi). / Validity period (for certification).		
Informasi pada *Website* Perusahaan. Information on the Company's Website.	Meliputi paling kurang: Covers at least:	238	
	1. Informasi pemegang saham sampai dengan pemilik akhir individu. / Shareholder information up to individual ultimate owners.		
	2. Isi Kode Etik. / Fill in the Code of Ethics.		
	3. Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan. / Information on the General Meeting of Shareholders (GMS) at least includes agenda items discussed at the GMS, summary of the minutes of the GMS, and information on important dates, namely the date of the announcement of the GMS, the date of the summons for the GMS, the date of the GMS, the date the summary of the minutes of the GMS was announced.		
	4. Laporan keuangan tahunan terpisah (5 tahun terakhir). / Separate annual financial reports (last 5 years).		
	5. Profil Dewan Komisaris dan Direksi. / Profiles of the Board of Commissioners and Directors.		
	6. Piagam/*Charter* Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal. / Charter of the Board of Commissioners, Board of Directors, Committees and Internal Audit Unit.		
ANALISA DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN / MANAGEMENT DISCUSSION AND ANALYSIS ON COMPANY PERFORMANCE			
Rencana Strategis Bank Bank Strategic Plan	1. Rencana jangka panjang (*corporate plan*). / Long term plan (corporate plan). 2. Rencana jangka menengah dan pendek (*business plan*). / Medium and short term plans (business plan).	248-251	SEOJK 13
Tinjauan operasi per segmen usaha Operational review per business segment	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment according to the type of industry of the Issuer or Public Company, at least concerning:		SEOJK 9 SEOJK 16
	1. Penjelasan masing-masing segmen usaha. / Explanation of each business segment.	269-356	
	2. Kinerja per segmen usaha, antara lain: / Performance per business segment, among others:		
	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya. / Production, which includes process, capacity, and development.	270-356	
	b. Peningkatan/penurunan kapasitas produksi. / Increase/decrease in production capacity.	270-356	
	c. Penjualan/pendapatan usaha. / Sales/business income.	350-352	
	d. Profitabilitas. / Profitability.	350-352	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir (dalam bentuk narasi dan tabel), penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least concerning:		SEOJK 9 SEOJK 16
	1. Aset lancar, aset tidak lancar, dan total aset. / Current assets, non-current assets, and total assets.	361-362, 365-374	
	2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas. / Short term liabilities, long term liabilities and total liabilities.	362-363, 374-382	
	3. Penanaman dana (investasi dan pemberian kredit/pembiayaan). / Funding (investment and giving credit/financing).	370-371	
	4. Dana pihak ketiga dan sumber pendanaan lain. / Third Parties funds and other funding sources.	376-377	
	5. Ekuitas. / Equity.	364, 383-388	
	6. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif. / Income/ sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss).	388-401	
	7. Arus kas. / Cash flow.	401-405	
	8. Suku bunga dasar kredit. / Basic credit interest rate.	413-416	SEOJK 9
Analisis kualitas aset produktif dan rasio keuangan yang relevan. Analysis of the quality of earning assets and relevant financial ratios.		416-423	SEOJK 9
Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan. Discussion and analysis of the ability to pay debts and the collectibility of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.	Penjelasan tentang: Explanation of:		SEOJK 16
	1. Kemampuan membayar hutang, baik jangka pendek (likuiditas) maupun jangka panjang (solvabilitas). / Ability to pay debts, both short term (liquidity) and long term (solvability).	405-408	
	2. Tingkat kolektibilitas piutang. / Receivables collectibility level.	408-412	
Bahasan tentang struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure policy*). Discussion on capital structure and management policies on capital structure (capital structure policy).	Penjelasan atas: Top explanation:		SEOJK 16
	1. Rincian struktur modal (*capital structure*) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas. / Details of the capital structure (capital structure), which consists of interest-based debt/sukuk and equity.	425-426	
	2. Kebijakan manajemen atas struktur modal (*capital structure policies*). / Management policies on capital structure (capital structure policies).	424-425	
	3. Dasar pemilihan kebijakan manajemen. / Basis for selection of management policies.	424-425	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir. Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Penjelasan tentang: Explanation of:	426	SEOJK 16
	1. Nama pihak yang melakukan ikatan. / The name of the party making the bond.		
	2. Tujuan dari ikatan tersebut. / The purpose of the bond.		
	3. Sumber dana yang diharapkan untuk memenuhi ikatan- ikatan tersebut. / Source of funds expected to fulfill these ties.		
	4. Mata uang yang menjadi denominasi. / The currency to be denominated.		
	5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait. / The steps the company plans to take to protect against risks from related foreign currency positions.		
	Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan. **Notes**: if the company has no ties related to investment in capital goods in the last financial year to be disclosed.		
Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir. Discussion on investment in capital goods realized in the last financial year.	Penjelasan tentang: Explanation of:	426-427	SEOJK 9 SEOJK 16
	1. Jenis investasi barang modal. / Types of investment in capital goods.		
	2. Tujuan investasi barang modal. / The purpose of investing in capital goods.		
	3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir. / Investment value of capital goods issued in the last financial year.		
	Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan. Notes: if there is no realization of investment in capital goods, so that it is disclosed.		
Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan Material information and facts that occurred after the date of the accountant's report	Uraian kejadian penting setelah tanggal laporan akuntan termasuk dampaknya terhadap kinerja dan risiko usaha di masa mendatang. Description of significant events after the date of the accountant's report including their impact on performance and business risks in the future. **Catatan:** apabila tidak ada kejadian penting setelah tanggal laporan akuntan, agar diungkapkan. **Notes**:if there are no important events after the date of the accountant's report, so that it is disclosed.	428	SEOJK 9 SEOJK 16
Uraian tentang prospek usaha perusahaan. Description of the company's business prospects.	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of Issuers or Public Companies are linked to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.	428-435	SEOJK 16
Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang. Comparative information between targets at the beginning of the financial year with the results achieved (realization), and targets or projections to be achieved for the next year.	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: Comparison between targets/projections at the beginning of the financial year with the results achieved (realization), regarding:		
	1. Pendapatan/penjualan. / Sales revenue.	435-436	SEOJK 16
	2. Laba (rugi). / Profit (loss).	436	
	3. Struktur modal (*capital structure*). / Capital structure (capital structure).	439	SEOJK 16
	4. Pemasaran. / Marketing.	436-439	
	5. Pengembangan SDM. / HR Development.	440	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	6. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	435-436	SEOJK 16
	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: Targets/projections to be achieved by Issuers or Public Companies for the next 1 (one) year, regarding:		
	1. Pendapatan/penjualan. / Sales revenue.	441	SEOJK 16
	2. Laba (rugi). / Profit and loss).	441	
	3. Struktur modal (*capital structure*). / Capital structure (capital structure).	441	SEOJK 16
	4. Kebijakan dividen. / Dividend policy.	442	
	5. Pemasaran. / Marketing.	442-444	
	6. Pengembangan SDM. / HR Development.	444-445	
	7. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	441	SEOJK 16
Uraian tentang aspek pemasaran. Description of the marketing aspect.	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.	251-269	SEOJK 9 SEOJK 16
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16
	1. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih. / The dividend policy, among other things, contains information on the percentage of the amount of dividends distributed to net income.	445	
	2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas. / Cash dividend payment date and/or non-cash dividend distribution date.	446-448	
	3. Jumlah dividen per saham (kas dan/atau non kas). / Amount of dividends per share (cash and/or non-cash).	446-448	
	4. Jumlah dividen per tahun yang dibayar. / The amount of dividends per year paid.	446-448	
	Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. **Notes**: if there is no distribution of dividends, please state the reasons.		
Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana) Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Memuat uraian mengenai: Contains descriptions of:	448-450	SEOJK 16
	1. Total perolehan dana. / Total proceeds.		
	2. Rencana penggunaan dana. / Fund usage plan.		
	3. Rincian penggunaan dana. / Details of use of funds.		
	4. Saldo dana. / Fund balance.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada). / The date of approval of the GMS/RUPO for changes in the use of funds (if any). a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku. / In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, the cumulative realization of the use of proceeds from public offerings until the end of the financial year is disclosed. b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. / In the event that there is a change in the use of funds as stipulated in the Financial Services Authority Regulation regarding the report on the realization of the use of funds from a public offering, the Issuer shall explain the change.		
	Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan. **Note**: if you do not have information on the realization of the use of proceeds from a public offering, please disclose it.		
Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan. Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.	Memuat uraian mengenai: Contains descriptions of:	450-456	SEOJK 16
	a. Tanggal, nilai, dan objek transaksi. / Date, value, and transaction object.		
	b. Nama pihak yang melakukan transaksi. / The name of the party conducting the transaction.		
	c. Sifat hubungan afiliasi (jika ada). Nature of the affiliation relationship (if any).		
	d. Penjelasan mengenai kewajaran transaksi. / Explanation of the fairness of the transaction.		
	e. Pemenuhan ketentuan terkait. / Fulfillment of related provisions.		
	f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam angka a) sampai dengan angka f), Emiten atau Perusahaan Publik juga mengungkapkan informasi: / In the event that there is an affiliation relationship, apart from disclosing the information referred to in number a) through number f), the Issuer or Public Company also discloses information:		
	1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*). / The Board of Directors' statement that affiliated transactions have gone through adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, carried out by fulfilling the arm's length principle.		
	2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*). / The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, is carried out by fulfilling the arm's length principle.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/ atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan. Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. / For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously. In the case of affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements.		
	h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut. / For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the affiliated transactions and/or conflict of interest transactions.		SEOJK 16 SEOJK 13
	i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. / In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.		
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir. Description of changes to laws and regulations on companies in the last financial year.	Uraian memuat antara lain: The description contains, among others:		SEOJK 16
	1. Nama peraturan perundang-undangan yang mengalami perubahan. / The names of the laws and regulations that have changed.	456-499	
	2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan. / The impact (quantitative and/or qualitative) on the company (if significant) or the statement that the impact is not significant.	498	
	Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan. **Notes**: if there is no change in laws and regulations in the last financial year, so that it is disclosed.		
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir. Description of changes in accounting policies implemented by the company in the last financial year.	Uraian memuat antara lain: The description contains, among others:	498-499	SEOJK 16
	1. Perubahan kebijakan akuntansi. / Changes in accounting policies.		
	2. Alasan perubahan kebijakan akuntansi. / Reasons for changes in accounting policies.		
	3. Dampaknya secara kuantitatif terhadap laporan keuangan. / Quantitative impact on financial statements.		
	Catatan: Apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan. **Notes**: If there is no change in accounting policy in the last financial year, that should be disclosed.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Informasi kelangsungan usaha. Business continuity information.	Pengungkapan informasi mengenai: Disclosure of information regarding:	501	
	1. Hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir. / Matters that have the potential to significantly influence the continuity of the company's business in the last financial year.		
	2. *Assessment* manajemen atas hal-hal pada angka 1. / Assessmentmanagement of matters in item 1.		
	3. Asumsi yang digunakan manajemen dalam melakukan *assessment*. / Assumptions used by management in conducting the assessment.		
	Catatan: Apabila tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir, agar diungkapkan asumsi yang mendasari manajemen dalam meyakini bahwa tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir. **Notes**: If there are no matters that have the potential to have a significant impact on the continuity of the company's business in the last financial year, please disclose the assumptions underlying management in believing that there are no matters that have the potential to significantly affect the continuity of the company's business in the last financial year.		
Adanya larangan, batasan, dan/ atau hambatan signifikan lain untuk melakukan transfer dana atau dalam rangka pemenuhan modal yang dipersyaratkan oleh otoritas yang berwenang antara Bank dengan entitas lain dalam satu kelompok usaha. There are prohibitions, restrictions and/or other significant obstacles to transferring funds or in order to fulfill the capital required by the competent authority between the Bank and other entities in the same business group.		502-503	SEOJK 9
Informasi Eksposur Risiko dan Permodalan. Information on Risk Exposure and Capital.	Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan. Risk exposure and capital includes annual period risk and capital exposure reports as stipulated in part II of the Publication Report on risk and capital exposure.	506-561	SEOJK 9
TATA KELOLA PERUSAHAAN / CORPORATE GOVERNANCE			
RUPS. GMS.	Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year includes:		SEOJK 16
	a. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku. / GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year.	627-632	
	b. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan. / GMS decisions in the financial year and 1 (one) year prior to the financial year that have not been realized along with the reasons for not being realized.	633-639	
	Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut / In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to carry out the vote count, it shall be disclosed regarding this matter.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Direksi. Directors.	1. Tugas dan tanggung jawab masing-masing anggota Direksi. Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	644-645	SEOJK 13 SEOJK 16
	2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi. / Statement that the Board of Directors has a guideline or charter (charter) of the Board of Directors.	643	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. Informasi memuat antara lain: a. Tanggal Rapat. b. Peserta Rapat. c. Agenda Rapat. Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Directors at meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners or GMS can be presented in tabular form. Information includes, among others: a. Meeting date. b. Meeting participants. c. Meeting agenda.	648-655	SEOJK 16
	4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: / Training and/or competency improvement for members of the Board of Directors:	655-659	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).		
	5. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: / The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year contains at least:	661	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. / In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this will be disclosed.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	6. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham pada: a. Bank yang bersangkutan.. b. Bank lain. c. Lembaga keuangan bukan bank. d. Perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri. 6. Share ownership of members of the Board of Directors and members of the Board of Commissioners who reach 5% (five percent) or more of paid-up capital, which includes the type and number of shares in: a. The bank in question... b. other banks. c. Non-bank financial institutions. d. Other companies domiciled both inside and outside the country.	703-704	SEOJK 13
Dewan Komisaris. Board of Commissioners.	1. Tugas dan tanggung jawab Dewan Komisaris. / Duties and responsibilities of the Board of Commissioners.	662-664	SEOJK 13 SEOJK 16
	2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris. / Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.	668	SEOJK 16
	3. Komisaris Independen (jumlahnya minimal 30% dari total Dewan Komisaris). Meliputi antara lain: a. Kriteria penentuan Komisaris Independen. b. Pernyataan tentang independensi masing-masing Komisaris Independen. Independent Commissioner (at least 30% of the total number of the Board of Commissioners). Includes among others: a. Criteria for determining Independent Commissioners. b. Statement regarding the independence of each Independent Commissioner.	674-675	
	4. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. Informasi memuat antara lain: a. Tanggal Rapat. b. Peserta Rapat. c. Agenda Rapat. Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at meetings of the Board of Commissioners, meetings between the Board of Commissioners and the Board of Directors, or GMS can be presented in tabular form. Information includes, among others: a. Meeting date. b. Meeting participants. c. Meeting agenda.	676-688	SEOJK 13 SEOJK 16

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	5. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: / Training and/or competency improvement for members of the Board of Commissioners:	688-690	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).		
	6. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: / Assessment of the performance of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and members of the Board of Commissioners, contains at least:	693-695	SEOJK 16
	a. Prosedur pelaksanaan penilaian kinerja. / Procedure for implementing performance appraisal.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	c. Pihak yang melakukan penilaian. / The party making the assessment.		
	7. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: / The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:	696-698	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
Kebijakan mengenai keberagaman komposisi Dewan Komisaris dan Direksi. Uraian kebijakan tertulis Perusahaan mengenai keberagaman komposisi Dewan Komisaris dan Direksi dalam pendidikan (bidang studi), pengalaman kerja, usia, dan jenis kelamin. Policy regarding the diversity of the composition of the Board of Commissioners and the Board of Directors. Description of the Company's written policy regarding the diversity of the composition of the Board of Commissioners and the Board of Directors in education (field of study), work experience, age and gender.	**Catatan:** apabila tidak ada kebijakan dimaksud, agar diungkapkan alasan dan pertimbangannya. **Note:** if there is no such policy, the reasons and considerations must be disclosed.	705-707	
Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and Board of Commissioners.	Paling sedikit memuat: / Least load:		
	1. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris. / Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners.	699	SEOJK 16

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	2. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: / Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including:	699-703	SEOJK 16
	a. Prosedur penetapan remunerasi Direksi dan Dewan Komisaris. / Procedure for determining remuneration for the Board of Directors and Board of Commissioners.		
	b. Pengungkapan indikator untuk penetapan remunerasi Direksi. / Disclosure of indicators for determining the remuneration of the Board of Directors.		
	c. Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan **Catatan:** apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. c. The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/bonuses and others; And **Notes:**if there are no performance bonuses, non-performance bonuses and stock options received by each member of the Board of Commissioners and Board of Directors, to be disclosed.		
	d. Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. d. The amount of remuneration for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.		
Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar. / Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Paling sedikit memuat: / Least load:	N/A	SEOJK 16
	a. Nama. / Name		
	b. Dasar hukum pengangkatan Dewan Pengawas Syariah. / The legal basis for the appointment of the Sharia Supervisory Board.		
	c. Periode penugasan Dewan Pengawas Syariah. / The assignment period of the Sharia Supervisory Board.		
	d. Tugas dan tanggung jawab Dewan Pengawas Syariah. / Duties and responsibilities of the Sharia Supervisory Board.		
	e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik. / Frequency and method of providing advice and suggestions as well as monitoring compliance with sharia principles in the capital market to Issuers or Public Companies.		
Komite Audit. Audit Committee.	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.	720-723	SEOJK 16
	2. Usia. / Age		SEOJK 16
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational Background		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		SEOJK 16
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		SEOJK 16
	6. Periode dan masa jabatan anggota komite audit. / Period and tenure of audit committee members.		
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	711-717	SEOJK 13
	8. Pernyataan independensi komite audit. / Audit committee independence statement.	725-728	SEOJK 16
	9. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	731-732	SEOJK 16
	10. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut. / Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at these meetings.	728-731	SEOJK 13 SEOJK 16 SEOJK 13
	11. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. / Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	732-733	
Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Issuer or Public Company nomination and remuneration committee or function.	Paling sedikit memuat: / Least load:		
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.	741-745	SEOJK 16
	2. Usia. / Age		
	3. Kewarganegaraan. / Citizenship		
	4. Riwayat pendidikan. / Educational Background		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	746-747	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	750-751	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	735-735	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*). / Statement that already has a guideline or charter.	734	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	747-750	
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku. / A brief description of the implementation of activities in the financial year.	751	
	13. Kebijakan mengenai suksesi Direksi. / Policy regarding the succession of the Board of Directors.	752	
	Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: / In the event that a nomination and remuneration committee is not formed, it is sufficient for the Issuer or Public Company to disclose the information referred to in letter i) to letter l) and disclose:		
	1. Alasan tidak dibentuknya komite / The reasons for not forming the committee		
	2. Pihak yang melaksanakan fungsi nominasi dan remunerasi. / Parties carrying out nomination and remuneration functions.		
Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners.	Paling sedikit memuat: / Least load:	757-761, 770-773	SEOJK 16
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as a member of the board of commissioners, a member of the board of directors, and/or a member of a committee and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	762-763, 774-775	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	765-766, 777-778	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	753-754, 767-768	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite. / Statement that already has guidelines or committee charter.	753, 767	
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut. / Policy and implementation of the frequency of committee meetings and the level of attendance of committee members at these meetings.	763-765, 775-777	
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. / A brief description of the implementation of the committee's activities in the financial year.	766, 778	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Sekretaris perusahaan. Company secretary.	1. Nama. / Name	781	SEOJK 16
	2. Domisili. / Domicile		
	3. Riwayat jabatan, meliputi: / Position history, including:		
	a. Dasar hukum penunjukan sebagai sekretaris perusahaan. / Legal basis for appointment as company secretary.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	4. Riwayat pendidikan. / Educational background.		
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	782	
	6. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. / Brief description of the implementation of the duties of the corporate secretary in the financial year.	782	
Unit Audit Internal.	1. Nama kepala unit audit internal. / Name of the head of the internal audit unit.	784	SEOJK 16
	2. Riwayat jabatan, meliputi: / Position history, including:		
	a. Dasar hukum penunjukan sebagai kepala unit audit internal. / Legal basis for appointment as head of the internal audit unit.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	3. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada). / Qualification or certification as internal audit profession (if any).		
	4. Jumlah pegawai (auditor internal) pada unit audit internal. / Number of employees (internal auditors) in the internal audit unit.	787	
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	787-789	
	6. Struktur dan kedudukan unit audit internal. / The structure and position of the internal audit unit.	782-783	
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	785-786	
	8. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) unit audit internal. / A statement that the internal audit unit has guidelines or charters.	785	
	9. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/ atau komite audit. / A brief description of the implementation of the duties of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the directors, board of commissioners and/or the audit committee.	791-796	
Akuntan Publik. Public Accountant.	1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years.	873-875	
	2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the Public Accounting Firm that audited the annual financial statements for the last 5 years.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	3. Besarnya *fee* untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir. / The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year.		
	4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. / Other services provided by the Public Accounting Firm and public accountants in addition to auditing the annual financial statements for the last financial year.		
	Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan. **Notes:** if there is no other service in question, so that it is disclosed.		
Uraian mengenai sistem pengendalian internal (*internal Control*) yang diterapkan oleh emiten atau perusahaan Publik. Description of the internal control system implemented by the issuer or public company.	1. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya. / Financial and operational control, as well as compliance with other laws and regulations.	876-882	SEOJK 13 SEOJK 16
	2. Penjelasan kesesuaian sistem pengendalian intern dengan kerangka yang diakui secara internasional (COSO – *internal control framework*). / Explanation of the suitability of the internal control system with the internationally recognized framework (COSO – internal control framework).	883-884	
	3. Tinjauan atas efektivitas sistem pengendalian internal. / Review of the effectiveness of the internal control system.	885	
	4. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal. / Statement of the Board of Directors and/or Board of Commissioners regarding the adequacy of the internal control system.	885	SEOJK 16
Sistem manajemen risiko yang diterapkan oleh Emiten Atau Perusahaan Publik. Risk management system implemented by Issuers or Public Companies.	1. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik. / General description of the Issuer's or Public Company's risk management system.	886-892	SEOJK 16 SEOJK 13
	2. Jenis risiko dan cara pengelolaannya. / Types of risk and how to manage them.	892-899	
	3. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik. / Review of the effectiveness of the Issuer's or Public Company's risk management system.	901-902	
	4. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. / Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	902	SEOJK 16
Fungsi kepatuhan. Compliance function.	Tingkat kepatuhan Bank terhadap seluruh ketentuan dan peraturan perundang-undangan serta pemenuhan komitmen dengan otoritas yang berwenang. / The level of the Bank's compliance with all provisions and laws and regulations as well as fulfillment of commitments with the competent authorities.	902-908	SEOJK 13
Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada). Legal cases with a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Pokok perkara/gugatan. / Main case/lawsuit.	912-924	SEOJK 16
	2. Status penyelesaian perkara/gugatan. / Case/lawsuit settlement status.		
	3. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. Risiko yang dihadapi perusahaan dan nilai nominal tuntutan/ gugatan. The impact on the condition of issuers or public companies. The risks faced by the company and the nominal value of claims/ lawsuits.		
	4. Pengaruhnya terhadap kondisi keuangan perusahaan. / The effect on the company's financial condition.		SK 16

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	5. Pengungkapan mengenai permasalahan hukum paling sedikit mencakup: a. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan telah mendapat putusan yang mempunyai kekuatan hukum tetap. b. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan masih dalam proses penyelesaian. 5. Disclosure regarding legal issues at least includes: a. the number of civil and criminal cases faced and decisions that have permanent legal force. b. the number of civil and criminal matters faced and still in the process of being resolved. **Catatan:** dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan. **Notes:** in the event that the company, subsidiaries, members of the Board of Commissioners and members of the Board of Directors do not have important matters, this must be disclosed.		SEOJK 13
Informasi tentang sanksi administratif/ sanksi yang Dikenakan kepada emiten atau perusahaan publik, Anggota dewan komisaris dan anggota direksi, oleh Otoritas jasa keuangan dan otoritas lainnya pada tahun Buku (jika ada). Information on administrative sanctions/ sanctions imposed on issuers or public companies, board members commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		924	SEOJK 16
Akses informasi dan data perusahaan: Uraian mengenai tersedianya akses informasi dan data perusahaan kepada publik, misalnya melalui website (dalam bahasa Indonesia dan bahasa Inggris), media massa, *mailing list*, buletin, pertemuan dengan analis, dan sebagainya. Access to company information and data: Description regarding the availability of access to company information and data to the public, for example through websites (in Indonesian and English), mass media, mailing lists, bulletins, meetings with analysts, and so on.		925-960	
Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of ethics of Issuers or Public Companies.	1. Pokok-pokok kode etik. / Principles of the code of ethics.	960-961	SEOJK 16
	2. Pernyataan bahwa kode etik berlaku bagi seluruh level organisasi. / A statement that the code of ethics applies to all levels of the organization.	961	
	3. Bentuk sosialisasi kode etik dan upaya penegakannya / Forms of dissemination of the code of ethics and enforcement efforts	961	
	4. Sanksi untuk masing-masing jenis pelanggaran yang diatur dalam kode etik (normatif). / Sanctions for each type of violation are regulated in the (normative) code of ethics.	961-962	
	5. Jumlah pelanggaran kode etik beserta sanksi yang diberikan pada tahun buku terakhir. / Number of violations of the code of ethics and sanctions given in the last financial year.	962	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	Catatan: Apabila tidak terdapat pelanggaran kode etik pada tahun buku terakhir, agar diungkapkan. **Notes**: If there is no violation of the code of ethics in the last financial year, please disclose it.		
	6. Pernyataan mengenai budaya perusahaan (*corporate culture*) yang dimiliki perusahaan. / Statement regarding the company's corporate culture.	N/A	SK 16
Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank. Implementation of Governance in Providing Remuneration for Banks.	1. Komite Remunerasi a. Nama anggota, komposisi, tugas dan tanggung jawab. b. Jumlah rapat yang dilakukan. c. Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun. . Remuneration Committee a. Name of members, composition, duties and responsibilities. b. Number of meetings held. c. Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	865-866	POJK 45
	2. Proses penyusunan kebijakan Remunerasi yang meliputi: a. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi. b. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya. c. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya. . Remuneration policy formulation process which includes: a. Review of the background and objectives of the Remuneration policy. b. Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise.	866-867	
	3. Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri / Remuneration policy coverage and its implementation per business unit, per region and in subsidiaries or branch offices located overseas	867	
	4. Remunerasi dikaitkan dengan risiko yang meliputi: a. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi. b. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur. c. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. d. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada. . Remuneration is associated with risks that include: a. The main type of risk (key risk) used in implementing Remuneration. b. Criteria for determining the main types of risk, including for risks that are difficult to measure. c. The impact of determining the main risk on the Variable Remuneration policy. d. Changes in the determination of the main types of risk compared to last year and the reasons, if any.	867	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	5. Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi: a. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja. b. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu. c. Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi. Performance measurement is associated with Remuneration which includes: a. Review of Remuneration policies linked to performance appraisal. b. The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. c. A description of the method used by the Bank to state that the agreed performance cannot be achieved, so it is necessary to make adjustments to remuneration and the amount of remuneration adjustments if this condition occurs.	868	
	6. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko yang meliputi: a. Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarannya, dan kriteria untuk menetapkan besaran tersebut. b. Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (*malus*), atau ditarik kembali apabila sudah dibayarkan (*clawback*). Remuneration Adjustment is related to Performance and Risk which includes: a. Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (malus), or withdrawn when it has been paid (clawback).	868-869	
	7. Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi, apabila Bank menggunakan jasa konsultan ekstern / The name of the external consultant and the duties of the consultant related to the Remuneration policy, if the Bank uses the services of an external consultant	869	
	8. Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal. / The Remuneration Package and facilities received by the Board of Directors and Board of Commissioners include the Remuneration structure and details of the nominal amount.	869	
	9. Remunerasi yang Bersifat Variabel, meliputi: a. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut. dan b. Penjelasan apabila terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai. 9. Variable Remuneration includes: a. Forms of Variable Remuneration along with the reasons for choosing this form. And b. An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	869	
	10. Jumlah Direksi, Dewan Komisaris dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun, dan total nominalnya. / the number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total amount.	870	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
	11. Jabatan dan jumlah pihak yang menjadi material *risk takers.* / Position and number of parties who are material risk takers.	870	
	12. *Shares option* yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif. / Shares optionowned by the Board of Directors, Board of Commissioners and Executive Officers.	871	
	13. Rasio gaji tertinggi dan terendah / The ratio of the highest and lowest salaries	871	
	14. 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 (satu) tahun pertama bekerja / The number of beneficiaries and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work	871	
	15. Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan / The number of employees affected by termination of employment and the total amount of severance paid	871-872	
	16. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / The total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank.	872	
	17. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun. / The total amount of deferred Variable Remuneration paid for 1 (one) year.	872	
	18. Rincian jumlah Remunerasi yang diberikan dalam satu tahun meliputi: a. Remunerasi yang bersifat tetap maupun variabel. b. Remunerasi yang ditangguhkan dan tidak ditangguhkan. c. Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. Details of the amount of Remuneration given in one year include: a. Fixed or variable remuneration. b. Deferred and non-deferred remuneration. c. Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank.	872	
	19. Informasi kuantitatif mengenai: a. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit. b. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan. c. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. Quantitative information about: a. The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. b. Total reduction in Remuneration caused by explicit adjustments during the reporting period. c. Total reduction in Remuneration caused by implicit adjustments during the reporting period.	873	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Uraian singkat mengenai kebijakan pemberian Kompensasi jangka panjang berbasis kinerja kepada manajemen dan/ atau karyawan yang dimiliki oleh emiten Atau perusahaan publik (jika ada), antara lain berupa Program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau Program kepemilikan saham oleh karyawan (*employee Stock ownership program*/ESOP). A brief description of the policy of providing performance-based long-term compensation to management and/ or employees owned by issuers or public companies (if any), including but not limited to management stock ownership programs program ownership/MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program Kepemilikan saham oleh manajemen (*management stock Ownership program*/ MSOP) dan/atau program Kepemilikan saham oleh karyawan (*employee stock Ownership program*/ESOP). Informasi yang diungkapkan Paling sedikit memuat: In terms of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). The information disclosed shall contain at least:	873	SEOJK 16
	1. Jumlah saham dan/atau opsi. / Number of shares and/or options.		
	2. Jangka waktu pelaksanaan. / Implementation period.		
	3. Persyaratan karyawan dan/atau manajemen yang berhak. / Eligible employee and/or management requirements.		
	4. Harga pelaksanaan atau penentuan harga pelaksanaan. / The exercise price or the determination of the exercise price.		
Uraian singkat mengenai kebijakan pengungkapan Informasi mengenai A brief description of the Information disclosure policy regarding	1. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja Setelah terjadinya kepemilikan atau setiap Perubahan kepemilikan atas saham perusahaan Terbuka. / Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of the Public Company.	704-705	SEOJK 16
	2. Pelaksanaan atas kebijakan dimaksud. / Implementation of the intended policy.		
Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik. Description of the whistleblowing system at the Issuer or Public Company.	1. Cara penyampaian laporan pelanggaran. / How to submit a violation report.	963	SEOJK 16
	2. Perlindungan bagi pelapor. / Protection for reporters.	964	
	3. Penanganan pengaduan. / The handling of complaints.	963	
	4. Pihak yang mengelola pengaduan. / The party managing the complaint.	965	
	5. Hasil dari penanganan pengaduan, paling sedikit: / The results of handling complaints, at least:	965-966	
	a. Jumlah pengaduan yang masuk dan diproses Dalam tahun buku. / Number of complaints received and processed in the financial year.		
	b. Tindak lanjut pengaduan. / Complaint follow-up.		
	Dalam hal emiten atau perusahaan publik tidak memiliki Sistem pelaporan pelanggaran (*whistleblowing system*), Maka diungkapkan mengenai hal tersebut. / In the event that an issuer or a public company does not have a whistleblowing system, this will be disclosed.		
Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (*kickbacks*), *Fraud*, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik. / Programs and procedures carried out in Overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	966-969	SEOJK 16
	2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. / Anti-corruption training/socialization for employees of Issuers or Public Companies.	969	
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki Kebijakan anti korupsi, maka dijelaskan alasan tidak Dimilikinya kebijakan dimaksud. / In the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having the said policy will be explained.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Penyediaan dana kepada pihak terkait (*related parties*) dan penyediaan dana besar (*large exposure*). / Provision of funds to related parties and provision of large funds (large exposure).	Informasi yang perlu diungkap adalah jumlah total baki debet penyediaan dana kepada pihak terkait (*related parties*) dan kepada debitur inti (individu atau grup) per posisi laporan / Information that needs to be disclosed is the total amount of debit balances for provision of funds to related parties and to core debtors (individuals or groups) per report position	975-976	SEOJK 13
Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain. / Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		977	SEOJK 13
Informasi lain yang terkait dengan Tata Kelola Bank, antara lain berupa intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank. / Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.		975	SEOJK 13
Jumlah Penyimpangan (*Internal Fraud*). Number of Deviations (Internal Fraud).	Pengungkapan mengenai penyimpangan (*internal fraud*) paling sedikit mencakup: 1. Jumlah penyimpangan (internal *fraud*) yang telah diselesaikan. 2. Jumlah penyimpangan (internal *fraud*) yang sedang dalam proses penyelesaian di internal bank. 3. Jumlah penyimpangan (internal *fraud*) yang belum diupayakan penyelesaian di internal bank. 4. Jumlah penyimpangan (internal *fraud*) yang telah ditindaklanjuti melalui proses hukum. Disclosure of irregularities (internal fraud) at least includes: 1. Number of deviations (internal fraud) that have been resolved. 2. The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. The number of irregularities (internal fraud) that have been followed up through the legal process.	970	
Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank. / Buy Back of Shares and/or Bank Bonds.	1. Kebijakan dalam melakukan pembelian kembali (*buy back*) saham atau obligasi Bank. 2. Jumlah lembar saham dan/atau obligasi yang dibeli kembali. 3. Harga pembelian kembali per lembar saham dan/atau obligasi. 4. Peningkatan laba per lembar saham dan/atau obligasi. 1. Policy in buying back shares or bonds of the Bank. 2. Number of shares and/or bonds bought back. 3. Repurchase price per share and/or bond. 4. Increase in earnings per share and/or bonds.	971	SEOJK 13
Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik Selama Periode Pelaporan. / Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Pengungkapan mengenai pemberian dana untuk kegiatan sosial dan/atau kegiatan politik paling sedikit meliputi pihak penerima dana dan jumlah dana yang diberikan. / Disclosure regarding the provision of funds for social activities and/or political activities at least includes the recipient of the funds and the amount of funds provided.	970-971	SEOJK 13
Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. / Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	1. Pernyataan mengenai rekomendasi yang telah dilaksanakan dan/atau / Statement regarding recommendations that have been implemented and/or 2. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). / Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Pengungkapan informasi dapat disajikan dalam bentuk tabel / Disclosure of information can be presented in tabular form.	987-1000	SEOJK 16

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Penilaian Penerapan GCG untuk tahun buku 2021 yang meliputi paling kurang aspek Dewan Komisaris dan Direksi. GCG Implementation Assessment for the financial year2021covering at least the aspects of the Board of Commissioners and the Board of Directors.	Memuat uraian mengenai: / Contains descriptions of:	1001-1015	
	1. Kriteria yang digunakan dalam penilaian / The criteria used in the assessment		
	2. Pihak yang melakukan penilaian / The parties making the assessment		
	3. Skor penilaian masing-masing kriteria / Assessment score of each criterion		
	4. Rekomendasi hasil penilaian / Recommendations on the results of the assessment		
	5. Alasan belum/tidak diterapkannya rekomendasi. / Reasons for not implementing the recommendations.		
TANGGUNG JAWAB SOSIAL PERUSAHAAN / CORPORATE SOCIAL RESPONSIBILITY			
Tanggung Jawab Sosial Perusahaan. Corporate social responsibility.	Disajikan dalam Laporan Keberlanjutan / Presented in the Sustainability Report	1018	SEOJK 16
INFORMASI KEUANGAN / FINANCIAL INFORMATION			
Surat Pernyataan Direksi dan/ atau Dewan Komisaris tentang TanggungJawab atas Laporan Keuangan. Statement of the Board of Directors and/or Board of Commissioners regarding Responsibility for Financial Statements.	Kesesuaian dengan peraturan terkait tentang Tanggung Jawab atas Laporan Keuangan. / Compliance with relevant regulations regarding Responsibility for Financial Statements.	Laporan Keuangan Halaman Surat Pernyataan Direksi Page Financial Report Board of Directors Statement	
Opini auditor independen atas laporan keuangan. / Independent auditor's opinion on financial statements.		Laporan Keuangan Halaman Opini Page Financial Report of Opinion	
Deskripsi Auditor Independen di Opini. Description of the Independent Auditor in Opinion.	Deskripsi memuat tentang: / Description contains about:	Laporan Keuangan Halaman Opini Page Financial Report of Opinion	
	1. Nama dan tanda tangan / Name and signature.		
	2. Tanggal Laporan Audit / Audit Report Date		
	3. Nomor ijin KAP dan nomor ijin Akuntan Publik. / KAP license number and Public Accountant license number.		
Laporan keuangan yang lengkap. Complete financial reports.	Memuat secara lengkap unsur-unsur laporan keuangan: / Completely contains the elements of financial statements:		
	1. Laporan posisi keuangan. / Statement of financial position.	Laporan Keuangan Halaman 1-3 Page Financial Report 1-3	
	2. Laporan laba rugi dan penghasilan komprehensif lain. / Statement of profit or loss and other comprehensive income.	Laporan Keuangan Halaman 4-5 Page Financial Report 4-5	
	3. Laporan perubahan ekuitas. / Statement of Changes in Equity.	Laporan Keuangan Halaman 6 Page Financial Report 6	

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	4. Laporan arus kas. / Cash flow statement.	Laporan Keuangan Halaman 7-8 Page Financial Report 7-8	
	5. Catatan atas laporan keuangan. / Notes to financial statements.	Laporan Keuangan Halaman 9-193 Page Financial Report 9-193	
	6. Informasi komparatif mengenai periode sebelumnya. / Comparative information about previous periods.	Laporan Keuangan Halaman 1-193 Page Financial Report 1-193	
	7. Laporan posisi keuangan pada awal periode sebelumnya ketika entitas menerapkan suatu kebijakan akuntansi secara retrospektif atau menyajikan kembali pos-pos laporan keuangan, atau ketika entitas mereklasifikasi pos-pos dalam laporan keuangannya (jika relevan). / Statement of financial position at the beginning of the previous period when the entity retrospectively applies an accounting policy or restates financial statement items, or when the entity reclassifies items in its financial statements (if relevant).	Laporan Keuangan Halaman 1-3 Page Financial Report 1-3	
Perbandingan tingkat profitabilitas. Comparison of profitability levels.	Perbandingan kinerja/laba (rugi) tahun berjalan dengan tahun sebelumnya / Comparison of performance/profit (loss) for the current year with the previous year	Laporan Keuangan Halaman 4-5 Page Financial Report 4-5	
Laporan Arus Kas. Cash flow statement.	Memenuhi ketentuan sebagai berikut: Meet the following conditions:	Laporan Keuangan Halaman 7-8, 12, 192 Page Financial Report 7-8, 12, 192	
	1. Pengelompokan dalam tiga kategori aktivitas: operasi, investasi, dan pendanaan. / Grouping in three activity categories: operating, investing, and financing.		
	2. Penggunaan metode langsung (*direct method*) untuk melaporkan arus kas dari aktivitas operasi. / Use of the direct method to report cash flows from operating activities.		
	3. Pemisahan penyajian antara penerimaan kas dan atau pengeluaran kas selama tahun berjalan pada aktivitas operasi, investasi dan pendanaan. / Separation of presentation between cash receipts and or cash disbursements during the year in operating, investing and financing activities.		
	4. Pengungkapan transaksi non kas harus dicantumkan dalam catatan atas laporan keuangan. / Disclosure of non-cash transactions must be included in the notes to the financial statements.		
Ikhtisar Kebijakan Akuntansi. / Summary of Accounting Policies.	Meliputi sekurang-kurangnya: / Covers at least:	Laporan Keuangan Halaman 21, 24, 33, 51-53 Financial Report Pages 21, 24, 33, 51-53	
	1. Pernyataan kepatuhan terhadap SAK. / Statement of compliance with SAK.		
	2. Dasar pengukuran dan penyusunan laporan keuangan. / Basis of measurement and preparation of financial reports.		
	3. Pajak penghasilan. / Income tax.		
	4. Imbalan kerja. / Employee benefits.		
	5. Instrumen Keuangan. / Financial Instruments.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Pengungkapan transaksi pihak berelasi. / Disclosure of related parties transactions.	Hal-hal yang diungkapkan antara lain: / The things that were disclosed included:	Laporan Keuangan Halaman 157-158 Financial Report Pages 157-158	
	1. Nama pihak berelasi, serta sifat dan hubungan dengan pihak berelasi. / Names of related parties, as well as the nature and relationship with related parties.		
	2. Nilai transaksi beserta persentasenya terhadap total pendapatan dan beban terkait. / The transaction value and its percentage to the total related income and expenses.		
	3. Jumlah saldo beserta persentasenya terhadap total aset atau liabilitas terkait. / The transaction value and its percentage to the total related income and expenses.		
Pengungkapan yang berhubungan dengan perpajakan. / Disclosures related to taxation.	Hal-hal yang harus diungkapkan: / Things to disclose:	Laporan Keuangan Halaman 51-52, 129-134 Financial Report Pages 51-52, 129-134	
	1. Rekonsiliasi fiskal dan perhitungan beban pajak kini. / Fiscal reconciliation and calculation of current tax expense.		
	2. Penjelasan hubungan antara beban (penghasilan) pajak dan laba akuntansi. / Explanation of the relationship between tax expense (income) and accounting profit.		
	3. Pernyataan bahwa Laba Kena Pajak (LKP) hasil rekonsiliasi dijadikan dasar dalam pengisian SPT Tahunan PPh Badan. / A statement that the taxable profit (LKP) resulting from the reconciliation is used as the basis for filling out the Annual Corporate Income Tax Return.		
	4. Rincian aset dan liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan untuk setiap periode penyajian, dan jumlah beban (penghasilan) pajak tangguhan yang diakui pada laporan laba rugi apabila jumlah tersebut tidak terlihat dari jumlah aset atau liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan. / Details of deferred tax assets and liabilities recognized in the statement of financial position for each presentation period, and the amount of deferred tax expense (income) recognized in the statement of profit or loss if this amount is not evident from the amount of deferred tax assets or liabilities recognized in the statement of financial position.		
	5. Pengungkapan ada atau tidak ada sengketa pajak / Disclosure of whether or not there is a tax dispute.		
Pengungkapan yang berhubungan dengan aset tetap. / Disclosures related to fixed assets.	Hal-hal yang harus diungkapkan: / Things to disclose:		
	1. Metode penyusutan yang digunakan. / Depreciation method used.	Laporan Keuangan Halaman 44-46, 60-61, 103-107 Financial Report Pages 44-46, 60-61, 103-107	
	2. Uraian mengenai kebijakan akuntansi yang dipilih antara model revaluasi dan model biaya. / Description of the accounting policy chosen between the revaluation model and the cost model.		
	3. Metode dan asumsi signifikan yang digunakan dalam mengestimasi nilai wajar aset tetap (untuk model revaluasi) atau pengungkapan nilai wajar aset tetap (untuk model biaya). / The significant methods and assumptions used in estimating the fair value of fixed assets (for the revaluation model) or disclosure of the fair value of fixed assets (for the cost model).		
	4. Rekonsiliasi jumlah tercatat bruto dan akumulasi penyusutan aset tetap pada awal dan akhir periode dengan menunjukkan: penambahan, pengurangandan reklasifikasi. / Reconciliation of gross carrying amount and accumulated depreciation of fixed assets at the beginning and end of the period showing: additions, deductions and reclassifications.		

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Pengungkapan yang berhubungan dengan segmen operasi. / Disclosures related to operating segments.	Hal-hal yang harus diungkapkan: / Things to disclose:		
	1. Informasi umum yang meliputi faktor-faktor yang digunakan untuk mengidentifikasi segmen yang dilaporkan. / General information which includes the factors used to identify the reportable segment.	Laporan Keuangan Halaman 55, 159-160 Financial Report Pages 55, 159-160	
	2. Informasi tentang laba rugi, aset, dan liabilitas segmen yang dilaporkan. / Information about the segment's reported profit or loss, assets and liabilities.		
	3. Rekonsiliasi dari total pendapatan segmen, laba rugi segmen yang dilaporkan, aset segmen, liabilitas segmen, dan unsur material segmen lainnya terhadap jumlah terkait dalam entitas. / Reconciliation of segment total revenue, segment reported profit or loss, segment assets, segment liabilities and other material segment items to the related amounts within the entity.		
	4. Pengungkapan pada level entitas, yang meliputi informasi tentang produk dan/atau jasa, wilayah geografis dan pelanggan utama. / Disclosure at the entity level, which includes information about products and/or services, geographic areas and main customers.		
Pengungkapan yang berhubungan dengan Instrumen Keuangan. / Disclosure related to Financial Instruments.	Hal-hal yang harus diungkapkan: / Things to disclose:		
	1. Rincian instrumen keuangan yang dimiliki berdasarkan klasifikasinya. / Details of owned financial instruments based on their classification.	Laporan Keuangan Halaman 24-33, 58-59 Financial Report Pages 24-33, 58-59	
	2. Nilai wajar dan hirarkinya untuk setiap kelompok instrumen keuangan. / Fair value and its hierarchy for each class of financial instruments.	Laporan Keuangan Halaman 30-32, 147-151 Financial Report Pages 30-32, 147-151	
	3. Penjelasan risiko yang terkait dengan instrumen keuangan: risiko pasar, risiko kredit dan risiko likuiditas. / Explanation of the risks associated with financial instruments: market risk, credit risk and liquidity risk.	Laporan Keuangan Halaman 160-183, 185-186 Financial Report Pages 160-183, 185-186	
	4. Kebijakan manajemen risiko. / Risk management policy.	Laporan Keuangan Halaman 185-186 Financial Report Pages 185-186	
	5. Analisis risiko yang terkait dengan instrumen keuangan secara kuantitatif. / Quantitative analysis of risks associated with financial instruments.	Laporan Keuangan Halaman 160-183 Financial Report Pages 160-183	

KRITERIA CRITERIA	PENJELASAN EXPLANATION	HALAMAN PAGE	REGULASI REGULATIONS
Penerbitan laporan keuangan. Issuance of financial reports.	Hal-hal yang diungkapkan antara lain: / The things that were disclosed included:		
	1. Tanggal laporan keuangan diotorisasi untuk terbit. / The date the financial statements were authorized for issue.	Laporan Keuangan Halaman Surat Pernyataan Direksi Page Financial Report Board of Directors Statement	
	2. Pihak yang bertanggung jawab mengotorisasi laporan keuangan. / The party responsible for authorizing the financial statements.		

Keterangan / Information

SEOJK 16	:	Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. Financial Services Authority Circular No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies.
SEOJK 9	:	Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional. Financial Services Authority Circular No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.
SEOJK 13	:	Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Financial Services Authority Circular No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.
POJK 45	:	Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Financial Services Authority Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.
ARA	:	Kriteria Annual Report Award / Annual Report Award criteria
SK 16	:	Salinan Keputusan Sekretaris Kementerian Badan Usaha Milik Negara No. SK-16/S.MBU/2021 tentang Indikator Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan Yang Baik (Good Corporate Governance) pada Badan Usaha Milik Negara. Copy of Decree of the Secretary of the Ministry of State-Owned Enterprises No. SK-16/S.MBU/2021 concerning Parameter Indicators for Assessment and Evaluation of the Implementation of Good Corporate Governance in State-Owned Enterprises.

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

Laporan Keuangan Konsolidasian
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2022 dan 2021

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

Consolidated Financial Statements
For the Years Ended
December 31, 2022 and 2021

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

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Laporan Posisi Keuangan Konsolidasian	1	*Consolidated Statements of Financial Position*
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian	4	*Consolidated Statements of Profit or Loss and Other Comprehensive Income*
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bank bjb

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (DIAUDIT)
PADA TANGGAL 31 DESEMBER 2022 DAN 2021
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL- TANGGAL TERSEBUT

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

Kami yang bertanda tangan dibawah ini:

1. Nama : Yuddy Renaldi
   Alamat Kantor : Menara bank bjb
   Jl. Naripan No. 12-14
   Bandung 40111
   Alamat Domisili : Jl. Kidang Pananjung No. 1A
   Bandung
   Nomor Telepon : (022) 4234868
   Jabatan : Direktur Utama

2. Nama : Nia Kania
   Alamat Kantor : Menara bank bjb
   Jl. Naripan No. 12-14
   Bandung 40111
   Alamat Domisili : Jl. Teuku Angkasa No. 5
   Bandung
   Nomor Telepon : (022) 4234868
   Jabatan : Direktur

Dalam kedudukannya tersebut di atas bertindak untuk dan atas nama Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, menyatakan bahwa:

1. Bertanggungjawab atas penyusunan dan penyajian Laporan Keuangan Konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("Bank") dan Entitas Anak;
2. Laporan Keuangan Konsolidasian Bank dan Entitas Anak disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian Bank dan Entitas Anak telah dimuat secara lengkap dan benar;
   b. Laporan keuangan konsolidasian Bank dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Bertanggungjawab atas sistem pengendalian internal dalam Bank dan Entitas Anak

Demikian pernyataan ini dibuat dengan sebenarnya.

BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS (AUDITED)
AS OF DECEMBER 31, 2022 AND 2021
AND FOR THE YEARS ENDED

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

We, the undersigned:

1. *Name* : *Yuddy Renaldi*
   Office address : *Menara bank bjb*
   Jl. Naripan No. 12-14
   Bandung 40111
   Residential address : *Jl. Kidang Pananjung No. 1A*
   Bandung
   Telephone : *(022) 4234868*
   Title : *President Director*

2. *Name* : *Nia Kania*
   Office address : *Menara bank bjb*
   Jl. Naripan No. 12-14
   Bandung 40111
   Residential address : *Jl. Teuku Angkasa No. 5*
   Bandung
   Telephone : *(022) 4234868*
   Title : *Director*

In the above position acted as and on behalf of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Declare that:

1. *We are responsible for the preparation and presentation of the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("Bank") and Subsidiaries;*
2. *The consolidated financial statement of the Bank and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standard;*
3. a. *All information in the consolidated financial statements of the Bank and Subsidiaries have been disclosed in a complete and truthful manner;*
   b. *The consolidated financial statements of the Bank and Subsidiaries do not contain any incorrect information or material facts, nor do they omit information or material fact;*
4. *We are responsible for the Bank and Subsidiaries' internal control system.*

This statement letter is made truthfully.

Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*

Bandung, 24 Februari 2023/*February 24, 2023*

METERAI TEMPEL
60AKX165110615

Yuddy Renaldi
Direktur Utama/*President Director*

Nia Kania
Direktur/*Director*

RSM

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Registered Public Accountants

RSM Indonesia
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Jl. Jend. Sudirman Kav. 59
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www.rsm.id

Nomor/*Number* : **00050/2.1030/AU.1/07/0499-1/1/II/2023**

Laporan Auditor Independen/
Independent Auditor's Report

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Board of Commissioners and Directors

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dan entitas anaknya terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dan entitas anaknya tanggal 31 Desember 2022, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Opinion

We have audited the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk and its subsidiaries, which comprise the consolidated statement of financial position as of December 31, 2022, and the consolidated statements of profit or loss and other comprehensive income, changes in equity, and cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk and its subsidiaries as of December 31, 2022, and its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika yang relevan dalam audit kami atas laporan keuangan

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in

Amir Abadi Jusuf, Aryanto, Mawar & Rekan is a member of the RSM network. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

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konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan, dan Pembiayaan dan Piutang Syariah

Pada tanggal 31 Desember 2022, total kredit yang diberikan sebesar Rp108.339.692 juta dan Bank telah membentuk cadangan kerugian penurunan nilai sebesar Rp1.631.811 juta. Pada tanggal 31 Desember 2022, total pembiayaan dan piutang syariah sebesar Rp7.415.907 juta dan Bank telah membentuk cadangan kerugian penurunan nilai sebesar Rp160.726 juta.

Allowance for Impairment Losses of Loans, and Sharia Financing and Receivables

As of December 31, 2022, total loans amounted to Rp108,339,692 million and the Bank has provided allowance for impairment losses amounted to Rp1,631,811 million. As of December 31, 2022, total sharia financing and receivables amounted to Rp7,145,907 million and the Bank has provided allowance for impairment losses amounted to Rp160,726 million.

Berdasarkan Standar Akuntansi Keuangan di Indonesia, cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan berdasarkan kerangka kerugian kredit ekspektasian (KKE) yang memperhitungkan informasi bersifat perkiraan masa depan untuk mencerminkan perkiraan kondisi ekonomi masa depan. Sementara itu, untuk pembiayaan dan piutang syariah, cadangan kerugian penurunan nilai dihitung berdasarkan Pernyataan Standar Akuntansi Keuangan yang berlaku dan kebijakan akuntansi Perusahaan pada Catatan 2m.

Based on Indonesian Financial Accounting Standards, the allowance for impairment of loans is determined based on the expected credit loss (ECL) framework which consider forward-looking information to reflect estimated future economic conditions. Meanwhile, allowance for impairment losses of sharia financing and receivables is calculated based on related Statement of Financial Accounting Standards and the Company's accounting policy in Note 2m.

Kami fokus pada area ini karena total kredit yang diberikan, pembiayaan dan piutang syariah mewakili 63,87% dari total aset Bank dan total cadangan kerugian penurunan nilai yang dibentuk nilainya signifikan terhadap laporan keuangan konsolidasian Bank, serta dalam menghitung cadangan kerugian penurunan nilai, Bank menerapkan model yang bergantung pada data internal dan eksternal serta membutuhkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

We focused on this area as the total loans, and sharia financing and receivables represent 63.87% of the total assets of the Bank and total allowance for impairment losses is significant to the Bank's consolidated financial statements, and in calculating the allowance for impairment losses, the Bank utilises models which are reliant on internal and external data and involves subjective management judgement and is subject to a high degree of estimation uncertainty.

Pertimbangan-pertimbangan signifikan yang digunakan dalam menentukan cadangan kerugian penurunan nilai antara lain:

- Menentukan apakah telah terjadi peningkatan risiko kredit yang signifikan atau terdapat bukti objektif penurunan nilai;
- Mengembangkan model penilaian kolektif yang tepat untuk menghitung KKE. Model yang dikembangkan secara inheren adalah kompleks dan melibatkan pertimbangan manajemen dalam menentukan dan mempersiapkan model tersebut;
- Mengestimasi skenario perkiraan makroekonomi masa depan;
- Mengidentifikasi dan menentukan penyesuaian *post model* atas model KKE;
- Mengestimasi proyeksi arus kas masa depan dalam menghitung KKE individual; dan
- Menentukan beberapa skenario probabilitas tertimbang dalam menghitung KKE individual.

Lebih lanjut, pandemi COVID-19 yang berkepanjangan telah meningkatkan ketidakpastian estimasi ini dan tingkat pertimbangan yang diperlukan untuk digunakan dalam mengestimasi cadangan kerugian penurunan nilai.

Pengungkapan Bank mengenai cadangan kerugian penurunan nilai kredit yang diberikan, pembiayaan dan piutang syariah dijelaskan pada Catatan 2.m, 12 dan 13 atas laporan keuangan konsolidasian.

Bagaimana Audit Kami Merespons Hal Audit Utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

1. Kami memahami dan menguji pengendalian yang relevan atas cadangan kerugian penurunan nilai atas kredit yang diberikan. Pengendalian tersebut meliputi:
   - Reviu dan persetujuan atas informasi bersifat perkiraan masa depan yang digunakan dalam model KKE;
   - Penggunaan elemen data penting yang andal dan akurat dalam model KKE;
   - Reviu dan persetujuan atas hasil KKE, termasuk penyesuaian model setelahnya yang diterapkan;
2. Kami memeriksa permodelan dan menilai kewajaran pertimbangan dan asumsi utama yang dibuat oleh manajemen dalam model dan parameter yang digunakan.

The significant judgements involved in determining the allowance for impairment losses include the following:

- *Determining whether a significant increase in credit risk has occurred or objective evidence of impairment was identified;*
- *Developing appropriate collective assessment models used to calculate ECL. The models are inherently complex, and management's judgement is applied in determining and preparing the models.*
- *Estimating forward-looking macroeconomic scenarios;*
- *Identifying and determining post model adjustments to the ECL model;*
- *Estimating future cash flow projection in the calculation of individual ECL; and*
- *Determining probability-weighted scenarios in assessing individual ECL.*

Further the prolonged COVID-19 pandemic has increased the uncertainty of these estimates and degree of judgement required to be exercised in estimating the allowance or impairment losses.

The Bank's disclosures regarding allowance for impairment losses of loans, and sharia financing and receivables are described in Notes 2.m, 12 and 13 to the consolidated financial statements.

How Our Audit Addressed the Key Audit Matters

We have performed the following audit procedures to address in this key audit matters:

1. *We understood and tested the relevant controls over allowance for impairment losses of loans. These controls include:*
   - *Review and approval of forward-looking information used in the ECL model;*
   - *Use of reliable and accurate critical data elements in the ECL model;*
   - *Review and approval of the ECL results, including post model adjustments applied;*
2. *We examined the modelling and assessed the reasonableness of key judgements and assumptions made by management in the model and parameters used.*

3. Kami memahami dan menguji pengendalian yang relevan atas identifikasi aset keuangan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, melalui pengujian atas pengendalian penetapan kolektibilitas kredit yang diberikan, pembiayaan dan piutang syariah dan melakukan pemeriksaan secara sampling atas dokumen kredit yang diberikan, pembiayaan dan piutang syariah. Kami memeriksa sampel kredit yang diberikan, pembiayaan dan piutang syariah, yang diidentifikasi oleh Bank memiliki kualitas kredit yang lebih rendah, kredit yang direstrukturisasi, debitur yang terkena dampak COVID- 19 dan membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.

3. *We understood and tested the relevant controls over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment by performing control testing over the collectability of loans, sharia financing and receivables and examining the credit files on a sampling basis. We examined sampled loans, sharia financing and receivables identified by the Bank as having lower credit quality, restructured loans, debtors impacted by COVID-19 and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.*

4. Kami menilai kecukupan cadangan kerugian penurunan nilai yang dihitung secara individual dengan memeriksa baik jumlah dan waktu dari arus kas masa depan yang digunakan oleh Bank dalam perhitungan cadangan kerugian penurunan nilai, menguji rata-rata probabilitas tertimbang yang digunakan dalam menyusun arus kas, termasuk membandingkan jadwal pembayaran kembali dengan perjanjian kredit dan memeriksa ketepatan penggunaan faktor diskonto.

4. *We assessed the adequacy of individual allowance for impairment losses by examining both the quantum and timing of future cash flows used by the Bank in the allowance for impairment loss calculation, testing the probability-weighted scenarios used in preparing the cash flows, including comparing the repayment schedule to the credit agreement and checking the appropriateness of discount factor used.*

5. Kami menilai dan menguji metodologi dan asumsi pemodelan signifikan yang digunakan dalam model KKE kolektif, termasuk penentuan *probability of default, loss given default* dan *exposure at default*, yang mencakup: evaluasi model dan metodologi yang digunakan dalam perhitungan; evaluasi prakiraan makroekonomi Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum tentang prospek makroekonomi Indonesia; dan menguji kelengkapan dan keakuratan data yang digunakan dalam model dengan data aktual yang tersedia di Bank dan menguji keakuratan perhitungan KKE kolektif.

5. *We assessed and tested the methodologies and significant modelling assumptions inherent within the collective ECL models, which include determination of probability of default, loss given default and exposure at default, which involved evaluating the models and methodologies used in the calculations; evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information on the Indonesia macroeconomic outlook; and testing the completeness and accuracy of data used in the model with the actual data available within the bank and accuracy the calculation of the collective ECL.*

6. Kami menilai kecukupan cadangan kerugian penurunan nilai atas pembiayaan dan piutang syariah berdasarkan persentase tertentu untuk masing-masing kualitas pembiayaan dan piutang syariah dan menguji keakuratan perhitungannya.

6. *We assessed the adequacy of allowance for impairment losses of sharia financing and receivables based on specific percentage for each collectability and tested the accuracy of the calculation.*

Penekanan Suatu Hal
Kami membawa perhatian ke Catatan 56 atas laporan keuangan konsolidasian terlampir yang menjelaskan tentang kondisi perekonomian Indonesia yang terkena dampak dari pandemi global dan di Indonesia karena virus corona. Resolusi kondisi ekonomi ini tergantung pada tindakan Pemerintah dan Otoritas yang berada di luar kendali Bank. Oleh karena itu, pada saat ini dampak masa depan terhadap Bank belum dapat diperkirakan. Opini kami tidak dimodifikasi sehubungan dengan hal tersebut.

Emphasis of Matter
We draw attention to Note 56 to the accompanying consolidated financial statements which explains the condition of the Indonesian economy affected by the global and local pandemic due to the corona virus. The resolution of this economic conditions depends on the actions of the Government and the Authority which are beyond the Bank's controls. Therefore, the future impact on the Bank cannot be estimated at this time. Our opinion is not modified in respect of this matter.

Informasi Lain
Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Other Information
Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan Konsolidasian
Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements
Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

In preparing the consolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan konsolidasian Bank.

Those charged with governance are responsible for overseeing the Bank's consolidated financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, tetapi bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi atas kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- Memperoleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Bank untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit atas laporan keuangan konsolidasian Bank. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*
- *Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*
- *Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of audit of the Bank's consolidated financial statement. We remain solely responsible for our audit opinion.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine such matter that was of most significance in the audit of the consolidated financial statements of the current period and is therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Saptoto Agustomo
Nomor Izin Akuntan Publik: AP.0499/
Public Accountant License Number: AP.0499

Jakarta, 24 Pebruari 2023/ *February 24, 2023*

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Per 31 Desember 2022 dan 2021
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of December 31, 2022 and 2021
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021 *)	
ASET				***ASSETS***
Kas	4	3,300,031	3,747,644	*Cash*
Giro pada				*Current accounts with Bank*
Bank Indonesia	2e,5	13,032,593	11,900,072	*Indonesia*
Giro pada bank lain				*Current accounts with other banks*
- pihak ketiga	2e,6	1,243,695	2,691,297	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(68)	(66)	*Allowance for impairment losses*
		1,243,627	2,691,231	
Penempatan pada Bank				*Placements with Bank*
Indonesia dan bank lain				*Indonesia and other banks*
- pihak ketiga	2f,7	7,156,807	11,428,774	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(2,133)	(2,268)	*Allowance for impairment losses*
		7,154,674	11,426,506	
Tagihan derivatif	2j,2m,8	17,388	3,967	*Derivative Receivables*
Surat berharga				*Marketable securities*
- pihak ketiga	2g,9	27,387,574	16,978,899	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(5,256)	(5,917)	*Allowance for impairment losses*
		27,382,318	16,972,982	
Tagihan efek-efek yang dibeli dengan janji				*Marketable securities purchased*
dijual kembali	2h,2m,10	5,468,915	3,129,032	*under agreements to resell receivables*
Wesel ekspor dan tagihan lainnya				*Export bills and other receivables*
- pihak ketiga	2i,2m,11	843,826	487,912	*third parties -*
Kredit yang diberikan				*Loans*
- pihak berelasi	2cc,2k,42	466,150	278,132	*related parties -*
- pihak ketiga	2k,12	107,873,542	95,689,939	*third parties -*
		108,339,692	95,968,071	
Cadangan kerugian				
penurunan nilai	2m	(1,631,811)	(1,809,372)	*Allowance for impairment losses*
		106,707,881	94,158,699	
Pembiayaan dan piutang				*Sharia financing and*
syariah - setelah dikurangi				*receivables - less*
margin ditangguhkan				*unamortized margin*
- pihak ketiga	2l,13	7,415,908	6,418,869	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(159,875)	(129,348)	*Allowance for impairment losses*
		7,256,033	6,289,521	
Tagihan akseptasi	2n,14	227,970	163,983	*Acceptances receivable*
Cadangan kerugian				
penurunan nilai	2m	(2,374)	(1,616)	*Allowance for impairment losses*
		225,596	162,367	
Penyertaan saham	2o,15,42	142,093	42,124	*Investment in shares*
Cadangan kerugian				
penurunan nilai	2m	(1,303)	(1,303)	*Allowance for impairment losses*
		140,790	40,821	
Aset tetap dan aset hak guna				*Fixed assets and right-of-use assets*
Harga perolehan		6,683,040	6,375,513	*Cost*
Akumulasi penyusutan	2q	(2,119,791)	(1,819,155)	*Accumulated depreciation*
Nilai buku	2p,16	4,563,249	4,556,358	*Book value*
Aset pajak tangguhan - neto	2bb,26c	189,749	118,601	*Deferred tax assets - net*
Bunga yang masih akan diterima	17	1,169,105	1,029,390	*Accrued interest income*
Aset lain-lain - neto	2d, 2aa, 2m,2q,2r,2s,18	2,545,516	1,640,994	*Other assets - net*
TOTAL ASET		**181,241,291**	**158,356,097**	***TOTAL ASSETS***

*) Direklasifikasi (Lihat Catatan 57)

**) As reclassified (See Note 57)*

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				***LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2d, 2t,19	2,403,981	1,804,558	*Obligations due immediately*
Simpanan nasabah	2d, 2u,20			*Deposits from customers*
- pihak berelasi	2cc,42	9,884,589	11,003,476	*related parties -*
- pihak ketiga		112,134,754	102,761,034	*third parties -*
		122,019,343	113,764,510	
Simpanan nasabah - Syariah	2d, 2u,20			*Deposits from customers - Sharia*
- pihak berelasi	2cc,42	274	183	*related parties -*
- pihak ketiga		795,705	614,933	*third parties -*
		795,979	615,116	
Simpanan dari bank lain	2d, 2v,21			*Deposits from other banks*
- pihak berelasi	2cc,42	96,339	98,556	*related parties -*
- pihak ketiga		4,365,451	1,782,921	*third parties -*
		4,461,790	1,881,477	
Liabilitas derivatif	2d, 2j,8	2,207	-	*Derivatives payable*
Liabilitas akseptasi	2d, 2n,14	227,970	163,983	*Acceptances payable*
Efek-efek yang dijual dengan janji dibeli kembali	2h,2m,22	3,081,103	-	*Marketable securities sold under repurchase agreements*
Efek utang yang diterbitkan	2d, 1f,2w,23	1,871,461	2,403,547	*Debt securities issued - net*
Pinjaman yang diterima	2d, 2x, 24			*Borrowings*
- pihak ketiga		17,533,761	12,161,667	*third parties -*
Estimasi kerugian komitmen dan kontinjensi	2mm,25	10,747	23,756	*Estimated losses on commitments and contingencies*
Utang pajak	2bb,26a	139,347	129,213	*Taxes payable*
Bunga yang masih harus dibayar dan bagi hasil	27	254,160	168,674	*Interest payable and revenue sharing*
Liabilitas imbalan kerja pasti	2cc,41	291,904	203,356	*Defined employee benefits liability*
Liabilitas lain-lain	2d, 28	1,347,965	1,647,025	*Other liabilities*
Obligasi subordinasi	2d, 32	3,679,163	2,988,492	*Subordinated bonds*
TOTAL LIABILITAS		158,120,881	137,955,374	***TOTAL LIABILITIES***
Dana syirkah temporer	2u,29			***Temporary syirkah fund***
Bukan bank				*Non-bank*
- pihak berelasi	2cc,43	7,148	58,009	*related parties -*
- pihak ketiga		8,316,448	7,205,229	*third parties -*
		8,323,596	7,263,238	
Bank				*Bank*
- pihak ketiga		50,828	53,452	*third parties -*
Total dana syirkah temporer		8,374,424	7,316,690	***Total temporary syirkah fund***

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
EKUITAS				***EQUITY***
Ekuitas yang dapat diatribusikan kepada entitas induk				*Equity attributable to equity holders of the parent entity*
Modal saham				*Share capital*
nilai nominal Rp250 (nilai penuh) per saham				*Rp250 (full amount) par value per share*
Modal dasar:				*Authorized capital:*
Seri A - 9.600.000.000 saham				*Class A - 9,600,000,000 shares*
Seri B - 6.400.000.000 saham				*Class B - 6,400,000,000 shares*
Modal ditempatkan dan disetor penuh:				*Issued and fully paid capital:*
Seri A - 7.414.714.661 saham Per 31 Desember 2022 dan 2021				*Class A - 7,414,714,661 shares As of December 31, 2022 and 2021*
Seri B - 2.424.072.500 saham Per 31 Desember 2022 dan 2021	2ii,31	2,630,361	2,459,697	*Class B - 2,424,072,500 shares As of December 31, 2022 and 2021*
Tambahan modal disetor	2hh, 31	1,812,876	1,058,541	*Additional paid in capital*
Surplus dari revaluasi aset tetap		2,169,577	2,201,402	*Revaluation surplus of fixed assets*
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan		(420,813)	(8,577)	*Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax*
Pengukuran kembali liabilitas imbalan kerja pasti - setelah pajak tangguhan		(166,272)	(146,439)	*Remeasurement of defined employee benefit liability - net of deferred tax*
Saldo laba	2jj			*Retained earnings*
- telah ditentukan penggunaannya		4,785,382	3,813,887	*appropriated -*
- belum ditentukan penggunaannya		3,947,964	3,657,863	*unappropriated -*
Total ekuitas yang dapat diatribusikan kepada entitas induk		14,759,075	13,036,374	*Total equity attributable to equity holders of the parent entity*
Kepentingan non-pengendali	44	(13,089)	47,659	*Non-controlling interest*
TOTAL EKUITAS		14,745,986	13,084,033	***TOTAL EQUITY***
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		**181,241,291**	**158,356,097**	***TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY***

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
PENDAPATAN BUNGA DAN SYARIAH				***INTEREST AND SHARIA INCOME***
Pendapatan bunga	2y,34	12,816,082	12,425,703	*Interest income*
Pendapatan syariah	2y,34	772,467	720,558	*Sharia income*
Pendapatan provisi dan komisi	2z,34	35,228	60,720	*Provision and commision income*
Pendapatan provisi dan komisi syariah	2z,34	12,197	7,462	*Sharia provision and commsion income*
		13,635,974	13,214,443	
BEBAN BUNGA DAN BAGI HASIL SYARIAH	2y,35	(5,227,996)	(5,313,916)	***INTEREST EXPENSE AND SHARIA PROFIT SHARING***
PENDAPATAN BUNGA DAN SYARIAH NETO		8,407,978	7,900,527	***NET INTEREST AND SHARIA INCOME***
PENDAPATAN OPERASIONAL LAINNYA	36			***OTHER OPERATING INCOME***
Provisi dan komisi selain dari kredit yang diberikan		1,051,115	802,774	*Non-loan related fees and commissions*
Penerimaan kembali kredit yang telah dihapus buku		365,404	391,947	*Recoveries from loans written-off*
Keuntungan transaksi valuta asing - neto		23,826	58,686	*Gain from foreign exchange transactions - net*
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto		49,315	325,132	*Gain on sale of marketable securities measured at fair value through - net*
Lain-lain		150,028	139,708	*Others*
		1,639,688	1,718,247	
BEBAN OPERASIONAL LAINNYA	37			***OTHER OPERATING EXPENSES***
Beban umum dan administrasi		(2,744,760)	(2,701,546)	*General and administrative expenses*
Beban tenaga kerja dan tunjangan		(3,242,167)	(2,922,119)	*Salaries and employee benefits*
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(223,976)	(626,103)	*Provision for impairment losses on financial and non-financial assets - net*
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto		-	(58,176)	*Unrealize gain or losses on fair value canges of maketable securities*
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto		(92,808)	-	*Loss on sale of marketable securities measured at fair value through profit or loss - net*
Pembalikan kerugian komitmen dan kontinjensi		13,192	6,010	*Reversal of losses on commitments and contingencies*
Lain-lain		(908,289)	(718,225)	*Others*
		(7,198,808)	(7,020,159)	
LABA OPERASIONAL		2,848,858	2,598,615	***OPERATING INCOME***
BEBAN NON-OPERASIONAL - NETO	38	(13,240)	(11,033)	*NON-OPERATING EXPENSES - NET*
LABA SEBELUM BEBAN PAJAK		2,835,618	2,587,582	***INCOME BEFORE TAX EXPENSE***
BEBAN PAJAK - NETO	2bb,26b	(590,336)	(568,928)	*TAX EXPENSE - NET*
LABA TAHUN BERJALAN		**2,245,282**	**2,018,654**	***INCOME FOR THE YEAR***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
PENGHASILAN KOMPREHENSIF LAIN:				***OTHER COMPREHENSIVE INCOME:***
Akun yang tidak akan direklasifikasikan ke laba rugi				***Items that will not be reclassified to profit and loss***
Pengukuran kembali atas program imbalan pasti	41	(24,657)	(14,041)	*Remeasurement of defined benefit plan*
Revaluasi aset tetap		(31,191)	120,438	*Fixed assets revaluation*
Pajak penghasilan		4,824	6,262	*Income tax*
Akun yang akan direklasifikasikan ke laba rugi				***Items that will be reclassified to profit and loss***
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak penghasilan		(412,236)	(125,512)	*Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of tax*
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak Penghasilan		(463,260)	(12,853)	*Other Comprehensive Income for the Year - After Tax*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**1,782,022**	**2,005,801**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				***INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		2,304,376	2,031,858	*Equity holders of the parent entity*
Kepentingan non-pengendali	44	(59,094)	(13,204)	*Non-controlling interest*
TOTAL		**2,245,282**	**2,018,654**	***TOTAL***
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				***TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		1,840,482	2,018,815	*Equity holders of the parent entity*
Kepentingan non-pengendali		(58,460)	(13,014)	*Non-controlling interest*
TOTAL		**1,782,022**	**2,005,801**	***TOTAL***
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	2dd,42	219.02	206.52	***BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)***

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2022 dan 2021
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the Years Ended
December 31, 2022 and 2021
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital*	Tambahan modal disetor/ *Additional paid-in capital*	Pengukuran kembali liabilitas imbalan kerja pasti - setelah pajak tangguhan/ *Remeasurement of defined employee benefit liability - net of deferred tax*	Surplus dari revaluasi aset tetap/ *Revaluation surplus of fixed assets*	Keuntungan/(kerugian) yang belum direalisasi atas aset keuangan yang yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan/ *Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax*	Saldo Laba/*Retained Earnings*		Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ *Total equity attributable to equity holders of the parent entity*	Kepentingan non-pengendali/ *Non-controlling interest*	Total ekuitas/ *Equity*	
							Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*				
Saldo 31 Desember 2020		**2,459,697**	**1,058,541**	**(138,470)**	**2,080,964**	**116,935**	**3,073,730**	**3,308,127**	**11,959,524**	**46,276**	**12,005,800**	***Balance as of December 31, 2020***
Pembagian laba tahun 2020												*Distribution of 2020 income:*
Cadangan umum	33	-	-	-	-	-	740,157	(740,157)	-	-	-	*General reserve*
Dividen kas	2ff, 33	-	-	-	-	-	-	(941,965)	(941,965)	14,397	(927,568)	*Cash dividend*
Laba (rugi) tahun berjalan		-	-	-	-	-	-	2,031,858	2,031,858	(13,204)	2,018,654	*Income (loss) for the year*
Laba (rugi) komprehensif												*Other comprehensive income (loss)*
tahun berjalan		-	-	(7,969)	120,438	(125,512)	-	-	(13,043)	190	(12,853)	*for the year*
Saldo per 31 Desember 2021		**2,459,697**	**1,058,541**	**(146,439)**	**2,201,402**	**(8,577)**	**3,813,887**	**3,657,863**	**13,036,374**	**47,659**	**13,084,033**	***Balance as of December 31, 2021***
Pembagian Laba tahun 2021												*Distribution of 2021 income:*
Cadangan umum	33	-	-	-	-	-	971,495	(971,495)	-	-	-	*General reserve*
Dividen kas	2ff, 33	-	-	-	-	-	-	(1,042,780)	(1,042,780)	(2,288)	(1,045,068)	*Cash dividend*
Tambahan Modal disetor		170,664	754,335	-	-	-	-	-	924,999	-	924,999	*Additional paid capital*
Laba tahun berjalan		-	-	-	-	-	-	2,304,376	2,304,376	(59,094)	2,245,282	*Income (loss) for the year*
Laba (rugi) komprehensif												*Other comprehensive income (loss)*
tahun berjalan		-	-	(19,833)	(31,825)	(412,236)	-	-	(463,894)	634	(463,260)	*for the year*
Saldo per 31 Desember 2022		**2,630,361**	**1,812,876**	**(166,272)**	**2,169,577**	**(420,813)**	**4,785,382**	**3,947,964**	**14,759,075**	**(13,089)**	**14,745,986**	***Balance as of December 31, 2022***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2022 dan 2021
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2022 and 2021
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga, provisi dan komisi		12,711,595	12,250,099	*Interest and commissions received*
Penerimaan pendapatan syariah		784,664	728,020	*Sharia income fees received*
Pembayaran bunga		(4,898,216)	(5,099,889)	*Interest expenses paid*
Pembayaran bagi hasil syariah		(244,294)	(267,066)	*Sharia profit sharing paid*
Pembayaran beban karyawan		(3,125,806)	(2,938,850)	*Employee expenses paid*
Pembayaran beban umum dan administrasi		(2,744,760)	(2,701,546)	*General and administrative expenses paid*
Penerimaan dari pendapatan operasional lainnya		1,138,447	1,193,233	*Receipts from other operating income*
Penerimaan kredit yang telah dihapus buku		365,404	391,045	*Recoveries from loan written - off*
Pembayaran beban lainnya		(1,035,802)	(360,694)	*Other expenses paid*
Pembayaran pajak penghasilan		(563,340)	(480,846)	*Income tax paid*
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi		2,387,892	2,713,506	*Receipts from cash before changes in operating assets and liabilities*
Penurunan dalam aset operasi:				*Decrease in operating assets:*
Surat berharga		(10,926,130)	(5,651,240)	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali		(2,339,883)	6,992,368	*Marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya		(355,914)	359,306	*Export bills and other receivables*
Kredit yang diberikan dan pembiayaan dan piutang syariah		(13,306,536)	(7,580,885)	*Loans and sharia financing and receivables*
Tagihan derivatif		(13,421)	(3,967.00)	*Derivatives receivable*
Tagihan akseptasi		(63,987)	(109,595)	*Acceptances receivable*
Aset lain-lain		(904,446)	(440,086)	*Other assets*
Kenaikan (penurunan) dalam liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera		599,423	(25,592)	*Obligations due immediately*
Simpanan:				*Deposits:*
Giro		(1,121,940)	4,328,524	*Current accounts*
Tabungan		2,262,626	2,453,277	*Savings account*
Deposito berjangka		8,352,744	8,384,627	*Time deposits*
Simpanan dari bank lain		2,580,313	(237,607)	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali		3,081,103	-	*Marketables securities sold under repurchase agreement*
Liabilitas lain-lain		(177,915)	370,851	*Other liabilities*
Liabilitas akseptasi		63,987	111,181	*Acceptances payable*
Liabilitas derivatif		2,207	(10)	*Derivatives payable*
Utang pajak		9,235	(15,311)	*Taxes payable*
Arus kas neto (digunakan untuk) diperoleh dari untuk aktivitas operasi		**(9,870,642)**	**11,649,347**	*Net cash provided by and (used in) operating activities*

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Penerimaan dividen kas	15	5,960	6,074	*Cash dividends received*
Pembelian aset tetap	16	(513,133)	(418,858)	*Acquisitions of fixed assets*
Penyertaan Saham		(99,969)	-	*Investments Shares*
Arus kas neto digunakan untuk aktivitas investasi		**(607,142)**	**(412,784)**	*Net cash used in investing activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan dari pinjaman yang diterima	24	12,449,516	2,734,923	*Proceeds from borrowings*
Pembayaran pinjaman yang diterima	24	(7,077,422)	(1,873,613)	*Payment of borrowings*
Pembayaran dividen kas	33	(1,042,780)	(941,965)	*Cash dividend paid*
Pembayaran liabilitas sewa		(41,109)	(41,109)	*Payment of lease liability*
Penerimaan dari obligasi subordinasi	32	1,000,000	1,000,000	*Proceeds from subordinated bonds*
Pembayaran obligasi subordinasi	32	(307,000)	-	*Payment for subordinated bonds*
Pembayaran efek hutang yang diterbitkan	23	(534,300)	(835,500)	*Payment from debt securities issued*
Penerimaan penambahan modal		923,345	-	*Proceeds from additional capital*
Biaya emisi obligasi		(3,635)	(6,079)	*Bonds issuance cost*
Arus kas neto diperoleh dari aktivitas pendanaan		**5,366,615**	**36,657**	*Net cash provided by financing activities*
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS		(5,058,486)	11,273,220	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS PADA AWAL TAHUN		29,767,787	18,435,881	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS		23,825	58,686	***NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS PADA AKHIR TAHUN		**24,733,126**	**29,767,787**	***CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR***
Kas dan setara kas pada akhir tahun terdiri dari:				***Cash and cash equivalents at end of the year consisted of:***
Kas	4	3,300,031	3,747,644	*Cash*
Giro pada Bank Indonesia	5	13,032,593	11,900,072	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	1,243,695	2,691,297	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	7	7,156,807	11,428,774	*Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date*
Total kas dan setara kas		**24,733,126**	**29,767,787**	***Total cash and cash equivalents***

1. Informasi Umum / *1. General Information*

a. Pendirian dan informasi umum Bank / *a. Establishment and general information about the Bank*

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("Bank") didirikan berdasarkan Peraturan Pemerintah No. 33 tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi. Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V. Denis (*De Eerste Nederlandsche Indische Shareholding)* terkena ketentuan tersebut dan diserahkan kepada Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat. Bank telah mulai beroperasi secara komersial pada tanggal 20 Mei 1961.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (the "Bank") was established based on the Government Regulation No. 33 year 1960 regarding the nationalization of a Dutch-owned company domiciled in Indonesia. The regulation applied to a Dutch - owned company, N.V. Denis (De Eerste Nederlandsche Indische Shareholding), which was then handed over to the Regional Government of West Java Province Level I. The Bank started its commercial operations on May 20, 1961.

Sebagai tindak lanjut dari Peraturan Pemerintah No. 33 tahun 1960, Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat mendirikan Bank Karya Pembangunan, dengan Akta Notaris Noezar No. 152 tanggal 21 Maret 1961 dan No. 184 tanggal 13 Mei 1961 yang kemudian dikukuhkan dengan Surat Keputusan Gubernur Provinsi Jawa Barat No. 7/GKDN/BPD/61 tanggal 20 Mei 1961 dengan nama PD Bank Karya Pembangunan Daerah Jawa Barat. Berdasarkan Peraturan Daerah Provinsi Jawa Barat No. 11/PD-DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PD Bank Karya Pembangunan Daerah Jawa Barat dikukuhkan sebagai Perusahaan Daerah yang berusaha di bidang perbankan. Selanjutnya, melalui Peraturan Daerah Provinsi Jawa Barat No. 1/DP-40/PD/1978 tanggal 27 Juni 1978, nama PD Bank Karya Pembangunan Daerah Jawa Barat diubah menjadi Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat mendapat sebutan "Bank Jabar" dan logo baru berdasarkan Peraturan Daerah No. 11 tahun 1995.

Following the Government Regulation No. 33 year 1960, the Regional Government of West Java Province Level I established Bank Karya Pembangunan, as covered by Notarial Deeds No. 152 dated March 21, 1961 and No. 184 dated May 13, 1961 of Noezar which was approved based on Decision Letter of the Governor of West Java Province No. 7/GKDN/BPD/61 dated May 20, 1961, using the name of PD Bank Karya Pembangunan Daerah Jawa Barat. Based on Provincial Government Regulation No. 11/PD-DPRD/72 dated June 27, 1972 of West Java Province, the legal status of PD Bank Karya Pembangunan Daerah Jawa Barat was changed to become a Regional Enterprise engaged in a banking business. Subsequently, based on Provincial Government Regulation No. 1/DP-40/PD/1978 dated June 27, 1978 of West Java Province, PD Bank Karya Pembangunan Daerah Jawa Barat changed its name to Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat obtained its trade name of "Bank Jabar" and a new logo based on Provincial Government Regulation No. 11 year 1995.

Berdasarkan Surat Keputusan Direksi Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992, Bank memperoleh status sebagai bank devisa.

Based on the Decision Letter No. 25/84/KEP/DIR dated November 2, 1992 of the Directors of Bank Indonesia, the Bank obtained the status of a foreign exchange bank.

Penyesuaian bentuk badan hukum Bank menjadi Perseroan Terbatas dinyatakan dalam Akta Notaris No. 4 tanggal 8 April 1999 yang dibuat di hadapan Notaris Popy Kuntari Sutresna, S.H., M. Hum., yang telah mendapatkan pengesahan dari Menteri Kehakiman dengan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999 dan diumumkan dalam Berita Negara Republik Indonesia No. 39 tanggal 14 Mei 1999.

The change in the Bank's legal status to a Limited Liability Corporation was stated under Notarial Deed No. 4 dated April 8, 1999 of Popy Kuntari Sutresna, S.H., M. Hum., which was approved by the Minister of Justice in its Decision Letter No. C2-7103.HT.01.01.TH.99 dated April 16, 1999 and was published in the State Gazette No. 39 dated May 14, 1999 of the Republic of Indonesia.

Pada tanggal 12 September 2007, nama Bank diubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten berdasarkan pengesahan dari Menteri Kehakiman dan Hak Asasi Manusia

On September 12, 2007, the name of the Bank was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten based on the approval of the Minister of Justice and Human Rights in its

melalui surat No. W8-02673 HT.01.04-TH.2007. Berdasarkan Surat Keputusan Direksi No. 1065/SK/DIR-PPN/2007 tanggal 29 November 2007, Bank mengubah penyebutan nama menjadi "Bank Jabar Banten".

Berdasarkan Surat Bank Indonesia No.12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank, serta Surat Keputusan Direksi No. 1337/SK/DIR-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama serta pemberlakuan *Brand Identity Guidelines*, maka pada tanggal 2 Agustus 2010 perubahan penyebutan nama "Bank Jabar Banten" secara resmi diubah menjadi "Bank BJB".

Anggaran Dasar PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebagaimana tertuang di Akta Pendirian No. 4 tanggal 8 April 1999 dan Perbaikan Akta Pendirian Perseroan No. 8 tanggal 15 April 1999 yang telah beberapa kali diubah terakhir dengan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 153 tanggal 30 Maret 2022 yang dibuat oleh Notaris R. Tendy Suwarman, Sarjana Hukum, Notaris di Bandung yang telah memperoleh persetujuan melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0029115.AH.01.02.Tahun 2022 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk tanggal 21 April 2022 dan telah diberitahukan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar Perseroan Nomor AHU-AH.01.03-0229651 tanggal 21 April 2022.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dimiliki oleh Pemerintah Provinsi Jawa Barat selaku pemegang saham mayoritas.

b. Maksud dan tujuan

Berdasarkan pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup kegiatan Bank antara lain adalah:

- menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- memberikan kredit;
- menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;

letter No. W8-02673HT.01.04-TH.2007. Based on the Bank's of Board Directors' Decision Letter No. 1065/SK/DIR - PPN/2007 dated November 29, 2007, the Bank changed its call name to "Bank Jabar Banten".

Based on the letter of Bank Indonesia No.12/78/APBU/Bd dated June 30, 2010 regarding the Amendment Plan of the Bank's logo, as well as Board of Directors' Decision Letter No.1337/SK/DIR-PPN/2010 dated July 5, 2010 regarding the Amendment of Call name and Logo enforcement of Brand Identity Guidelines on August 2, 2010, the change in call name of "Bank Jabar Banten to "Bank BJB" was officially changed.

The basis for PT Bank Pembangunan Daerah Jawa Barat, Budget and Banten Tbk, is stated in the Deed of Establishment No. 4 dated 8 April 1999 and Amendments to the Deed of Establishment of the Company No. 8 dated 15 April 1999 which has been amended several times, most recently by the Deed of Statement of Resolutions of the General Meeting. Ordinary PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Number 153 dated March 30, 2022 made by Notary R. Tendy Suwarman, Bachelor of Law, Notary in Bandung who has obtained approval through Decree of the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0029115. AH.01.02.Year 2022 concerning Approval of Amendment to the Articles of Association of a Limited Liability Company PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk dated April 21, 2022 and has been notified by Decree of the Minister of Law and Human Rights of the Republic of Indonesia as Letter of Acceptance of Notice of Amendment to the Company's Articles of Association Number AHU -AH.01.03-0229651 dated April 21, 2022.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk is owned by the Provincial Government of West Java as the majority shareholder.

b. Purpose and objectives

According to article 3 of the Bank's Articles of Association, the Bank's objective is to engage in the banking business. To achieve this objective, the scope of the Bank's activities is mainly the following:

- *to collect public funds in the form of curremt account, time deposits, certificates of deposits, savings and/or other similar forms;*
- *to grant loans;*
- *to place fund in, obtain borrowings from, or provide financing to other banks, either by letter, telecommunication facilities, sight letters of credit (L/C), cheque or other facilities;*

- melakukan kegiatan penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku; dan
- melakukan kegiatan dalam valuta asing dan atau bertindak sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang.

Selain itu, sebagai bank pembangunan daerah, Bank juga membantu Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perkreditan Rakyat (BPR) dan institusi jasa keuangan lainnya milik Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh Bank, atau Bank sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

- *to conduct investment activities through share participation in banks or other financial institution companies or establish a new institution in accordance with the prevailing regulation; and*
- *to conduct activities in foreign currency transactions and or serve as Foreign Exchange Bank in compliance with the regulation prescribed by the authority.*

In addition, as a regional development bank, the Bank also assists the Provincial Government, Municipality/Regency of West Java and Banten in developing Rural Banks (BPR) and other financial service institutions owned by the Provincial Government, Municipality/Regency of West Java and Banten where the Bank has or does not have the shares but the Bank is requested to assist in developing the BPR.

c. Jaringan kantor

Bank berkantor pusat di Menara Bank BJB yang terletak di Jalan Naripan No. 12-14, Bandung 40111.

Pada tanggal 31 Desember 2022, Bank memiliki 65 kantor cabang dan 841 kantor cabang pembantu dan pada 31 Desember 2021 memiliki 65 kantor cabang dan 874 kantor cabang pembantu.

c. Office network

The Bank's head office is located at Bank BJB Tower, Naripan Street No. 12-14, Bandung 40111.

As of December 31, 2022, the Bank has 65 branch offices and 841 sub-branches, and December 31, 2021 has 65 branch offices and 874 sub-branches offices.

d. Manajemen eksekutif

Berdasarkan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 tanggal 30 Maret 2022 yang aktanya dibuat oleh Notaris R. Tendy Suwarman, S.H., No. 154 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

d. Executive management

Based on the Annual General Meeting of Shareholders for Fiscal Year 2021 dated March 30, 2022, the deed of which was made by Notary R. Tendy Suwarman, S.H., No. 154 The composition of the Bank's Board of Commissioners and Directors is as follows:

31 Desember 2022		***December 31, 2022***
Dewan Komisaris		*Board of Commissioners*
Komisaris Utama Independen	Farid Rahman	*Independent President Commissioner*
Komisaris	Setiawan Wangsaatmaja	*Commisioner*
Komisaris	Muhadi	*Commisioner*
Komisaris Independen	Fahlino F. Sjuib	*Independent Commissioner*
Komisaris Independen	Diding Sakri	*Independent Commissioner*
Komisaris Independen	Tubagus Raditya Indrajaya*	*Independent Commissioner*
Dewan Direksi		*Board of Directors*
Direktur Utama	Yuddy Renaldi	*President Director*
Direktur Kepatuhan	Cecep Trisna	*Director of Compliance*
Direktur Keuangan	Nia Kania	*Director of Finance*
Direktur IT, *Treasury* dan *International Banking*	Rio Lanasier	*Director of IT, Treasury and International Banking*
Direktur Konsumer dan Ritel	Suartini	*Director of Consumer and Retail*
Direktur Operasional	Tedi Setiawan	*Director of Operation*
Direktur Komersial dan UMKM	Nancy Adistyasari	*Director of Commercial and Micro*

* Hasil Penilaian Kemampuan dan Kepatutan berdasarkan Surat OJK Nomor SR-191/PB.12/2022 tanggal 26 Agustus 2022.

** The results of the Fit and Proper Assessment based on OJK letter No SR-191/PB.12/2022 dated August 26, 2022.*

Berdasarkan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021 yang aktanya dibuat oleh Notaris R. Tendy Suwarman, S.H., No. 10 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

Based on the Annual General Meeting of Shareholders for Fiscal Year 2020 dated April 6, 2021, the deed of which was made by Notary R. Tendy Suwarman, S.H., No. 10 The composition of the Bank's Board of Commissioners and Directors is as follows:

31 Desember 2021		***December 31, 2021***
Dewan Komisaris		*Board of Commissioners*
Komisaris Utama Independen	Farid Rahman	*Independent President Commissioner*
Komisaris	Muhadi	*Commisioner*
Komisaris	Dedi Taufik*	*Commisioner*
Komisaris Independen	Fahlino F. Sjuib	*Independent Commissioner*
Komisaris Independen	Tubagus Raditya Indrajaya**	*Independent Commissioner*
Dewan Direksi		*Board of Directors*
Direktur Utama	Yuddy Renaldi	*President Director*
Direktur Kepatuhan	Cecep Trisna**	*Director of Compliance*
Direktur Keuangan	Nia Kania	*Director of Finance*
Direktur IT, *Treasury* dan *International Banking*	Rio Lanasier	*Director of IT, Treasury and International Banking*
Direktur Konsumer dan Ritel	Suartini	*Director of Consumer and Retail*
Direktur Operasional	Tedi Setiawan	*Director of Operation*
Direktur Komersial dan UMKM	Nancy Adistyasari	*Director of Commercial and Micro*

* Hasil Penilaian Kemampuan dan Kepatutan berdasarkan surat OJK No. SR-198/PB.12/2021 tanggal 28 Juli 2021
** Hasil Penilaian Kemampuan dan Kepatutan berdasarkan surat OJK No. SR-299/PB.12/2021 tanggal 22 November 2021

* *The results of the Fit and Proper Assessment based on OJK letter No SR-198/PB.12/2021 dated July 28, 2021*
** *The results of the Fit and Proper Assessment based on OJK letter No SR-299/PB.12/2021 dated November 22, 2021*

Pada tanggal 31 Desember 2022 dan 2021 Kepala Divisi Sekretaris Perusahaan adalah Widi Hartoto sesuai dengan Surat Keputusan Direksi Nomor 0069/SK/DIR-HCA/2020 tanggal 27 Januari 2020.

As of December 31, 2022 and, 2021 the Head of the Corporate Secretary Division is Widi Hartoto in accordance with the Decree of the Board of Directors Number 0069/SK/DIR-HCA/2020 dated January 27, 2020.

Pada tanggal 31 Desember 2022 dan 2021 Kepala Divisi Audit Internal Bank adalah Joko Hartono Kalisman, sesuai dengan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018 tanggal 13 Desember 2018.

As of December 31, 2022 and 2021, the Bank's Internal Audit Head is Joko Hartono Kalisman, based on Director Decision Letter No. 1516/SK/DIR-HC/2018 dated December 13, 2018.

Susunan Komite Audit Bank pada tanggal 31 Desember 2022 berdasarkan Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2022 tanggal 4 November 2022, Surat Keputusan Direksi No. 011/SK/DIR-CSE/2021 tanggal 6 Januari 2021 dan Surat Keputusan Direksi No. 0665/SK/DIR-CSE/2022 tanggal 9 November 2022 adalah sebagai berikut:

The composition of the Bank's Audit Committee as of December 31, 2022 is based on the Decree of the Board of Commissioners No. 06/SK/DKO/2022 dated November 4, 2022, Directors Decree No. 011/SK/DIR-CSE/2021 dated January 6, 2021 and, Decree of the Board of Directors No. 0665/SK/DIR-CSE/2022 dated November 9, 2022 is as follows:

31 Desember 2022		***December 31, 2022***
Komite Audit		*Audit Committee*
Ketua	Farid Rahman	*Chairman*
Anggota	Diding Sakri	*Member*
Anggota	Wawan Hermawan	*Member*
Anggota	Dewi Kania Sugiharti	*Member*

Susunan Komite Audit Bank pada tanggal 31 Desember 2022 dan 2021 berdasarkan Surat Keputusan Dewan Komisaris No. 01/SK/DKO/2021 tanggal 7 April 2021, Surat Keputusan Direksi No. 0541/SK/DIR-CSE/2020 tanggal 24 Agustus 2020 dan Surat Keputusan Direksi No. 011/SK/DIR-CSE/2021 tanggal 6 Januari 2021 adalah sebagai berikut:

The composition of the Bank's Audit Committee as of December 31, 2022 and, 2021 based on the Board of Commissioners' Decision No. 01/SK/DKO/2021 dated April 7, 2021, Board of Directors Decision No. 0541/SK/DIR-CSE/2020 dated August 24, 2020 and Board of Directors Decision No. 011/SK/DIR-CSE/2021 dated January 6, 2021 are as follows:

31 Desember 2021		***December 31, 2021***
Komite Audit		*Audit Committee*
Ketua	Farid Rahman	*Chairman*
Anggota	Mokhamad Anwar	*Member*
Anggota	Wawan Hermawan	*Member*

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki karyawan masing-masing sebanyak 7.412 dan 7.535 orang.

As of December 31, 2022 and 2021, the Bank has 7,412 and 7,535 employees, respectively.

e. Penawaran umum saham

Berdasarkan Surat Badan Pengawas Pasar Modal dan Lembaga Keuangan nomor S-5901/BL/2010 tanggal 29 Juni 2010 hal Pemberitahuan Efektifnya Pernyataan Pendaftaran, Bank melakukan Penawaran Umum Perdana Saham (*Initial Public Offering* atau "IPO") atas 2.424.072.500 (nilai penuh) saham Seri B dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga penawaran setiap saham sebesar Rp600 (nilai penuh) kepada publik. Saham yang ditawarkan tersebut mulai diperdagangkan di Bursa Efek Indonesia pada tanggal 8 Juli 2010. Total penerimaan dari IPO tersebut sebesar Rp1.454.443.500.000 (nilai penuh).

Pada tanggal 26 Desember 2018, Bank melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu ("PMTHMETD") dengan menerbitkan 142.495.995 (nilai penuh) saham Seri A yang ditawarkan khusus kepada Pemerintah Daerah di Jawa Barat dan Banten dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga penerbitan Rp1.900 (nilai penuh) setiap saham. Total penerimaan dari PMTHMETD tersebut sebesar Rp270.742.390.500 (nilai penuh).

Berdasarkan Surat Otoritas Jasa Keuangan nomor S-25/D.04/2022 tanggal 21 Februari 2022 hal Pemberitahuan Efektifnya Pernyataan Pendaftaran, Bank melakukan Penawaran Umum Terbatas kepada pemegang saham Bank untuk Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu I ("PMHMETD I") dengan menerbitkan HMETD sebanyak 682.656.525 (nilai penuh) lembar saham Seri B dengan dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga pelaksanaan sebesar Rp1.355 (nilai penuh) setiap saham. Periode perdagangan HMETD Bank dimulai tanggal 9 Maret 2022 sampai dengan 16 Maret 2022 dan tanggal penjatahan pesanan saham tambahan HMETD pada tanggal 21 Maret 2022. Total penerimaan dari PMHMETD I tersebut sebesar Rp924.999.591.375 (nilai penuh).

e. Public offering of shares

Based on the Letter of the Capital Market and Financial Institution Supervisory Agency number S-5901/BL/2010 dated June 29, 2010 regarding Notification of the Effectiveness of the Registration Statement, Ban conducted an Initial Public Offering (IPO) of 2,424,072,500 (full amount) Series B shares. with a nominal value of Rp250 (full amount) per share and an offering price of Rp600 (full amount) for each share to the public. The offered shares were traded on the Indonesia Stock Exchange on July 8, 2010. The total proceeds from the IPO amounted to Rp1,454,443,500,000 (full amount).

On December 26, 2018, Bank made Capital Increases Without Pre-emptive Rights ("PMTHMETD") by issuing 142,495,995 (full amount) Series A shares which were specially offered to Regional Governments in West Java and Banten with a nominal value of Rp250 (full amount) each share and the issuance price of Rp1,900 (full amount) per share. The total revenue from the PMTHMETD amounted to Rp270,742,390,500 (full amount).

Based on the Financial Services Authority Letter number S-25/D.04/2022 dated February 21, 2022 regarding Notification of the Effectiveness of the Registration Statement, Bank conducted a Limited Public Offering to shareholders of Bank for Capital Increase by Granting Pre-emptive Rights I ("PMHMETD I") by issuing Preemptive Rights of 682,656,525 (full amount) Series B shares with a par value of Rp250 (full amount) per share and an exercise price of Rp1,355 (full amount) per share. The trading period of Bank's Preemptive Rights starts on March 9, 2022 until March 16, 2022 and the date of allotment of additional Preemptive Rights shares on March 21, 2022. The total receipts from PMHMETD I amounted to Rp924,999,591,375 (full amount).

Selisih lebih antara harga penerbitan per saham dengan nilai nominal per saham dicatat sebagai "Tambahan Modal Disetor", yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

The difference between the issuance price per share and the par value per share is recorded as "Additional Paid-in Capital", which is presented in the Equity section of the consolidated statement of financial position.

f. Penawaran umum obligasi

Bank telah menerbitkan Obligasi dan Obligasi Sub-ordinasi sebanyak 19 (sembilan belas) dan 6 (enam) kali sejak tanggal 8 Juli 1991 sampai dengan 31 Desember 2022 dengan rincian sebagai berikut:

f. Public offering of bonds

The Bank issued 19 (nineteen) series of Bonds and 6 (six) series of Subordinated Bonds from July 8, 1991 to December 31, 2022, with the details as follows:

Nama Obligasi/ *Name of Bonds*	Jumlah Nominal/ *Nominal Amount*	Jangka Waktu/ *Term*	Jatuh Tempo/ *Maturity Date*	Tingkat Bunga/ *Interest*
Obligasi I Bank Jabar/ *Bank Jabar Bonds I*	25,000	5 tahun/*years*	8 Juli/ *July 8, 1996 *)*	mengambang hingga jatuh tempo/ *floating rate until maturity*
Obligasi II Bank Jabar/ *Bank Jabar Bonds II*	50,000	5 tahun/*years*	2 Juli/ *July 2, 1998 *)*	mengambang hingga jatuh tempo/ *floating rate until maturity*
Obligasi III Bank Jabar/ *Bank Jabar Bonds III*	150,000	5 tahun/*years*	18 April/ *April 18, 2005 *)*	16,25% tetap untuk tahun pertama, mengambang untuk tahun berikutnya hingga jatuh tempo/ *16.25% fixed for first years, floating for remaining years until maturity*
Obligasi IV A Bank Jabar/ *Bank Jabar Bonds IV A*	300,000	3 tahun/*years*	5 Oktober/ *October 5, 2007 *)*	11.75% tetap/ *fixed*
Obligasi IV B Bank Jabar/ *Bank Jabar Bonds IV B*	700,000	5 yahun/*years*	5 Oktober/ *October 5, 2009 *)*	12.50% tetap/ *fixed*
Obligasi V Bank Jabar/ *Bank Jabar Bonds V*	1,000,000	5 yahun/*years*	8 Desember/ *December 8, 2011 *)*	11.25% tetap/ *fixed*
Obligasi VI A Bank Jabar/ *Bank Jabar Bonds VI A*	350,000	3 tahun/*years*	10 Juli/ *July 10, 2012 *)*	12.00% tetap/ *fixed*
Obligasi VII A Bank Jabar/ *Bank Jabar Bonds VII A*	276,000	3 tahun/*years*	9 Februari/ *February 9, 2014 *)*	9.20% tetap/ *fixed*
Obligasi VI B Bank Jabar/ *Bank Jabar Bonds VI B*	400,000	5 yahun/*years*	10 Juli/ *July 10, 2014 *)*	12.50% tetap/ *fixed*
Obligasi VII B Bank Jabar/ *Bank Jabar Bonds VII B*	601,000	5 yahun/*years*	9 Februari/ *February 9, 2016 *)*	10.20% tetap/ *fixed*
Obligasi VII C Bank Jabar/ *Bank Jabar Bonds VII C*	1,123,000	7 yahun/*years*	9 Februari/ *February 9, 2018 *)*	10.40% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 A *Continuing Bonds I 2017 A*	251,700	3 tahun/*years*	6 Desember/ *December 6, 2020 *)*	7.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2018 A *Continuing Bonds I 2018 A*	835,500	3 tahun/*years*	28 September/ *September 28, 2021*)*	9.00% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 B *Continuing Bonds I 2017 B*	468,300	5 tahun/*years*	6 Desember/ *December 6, 2022*)*	8.15% tetap/ *fixed*
Obligasi Sub Berkelanjutan I 2017 A *Continuing Sub Bonds I 2017 A*	307,000	5 tahun/*years*	6 Desember/ *December 6, 2022*)*	9.6% tetap/ *fixed*

Nama Obligasi/ *Name of Bonds*	Jumlah Nominal/ *Nominal Amount*	Jangka Waktu/ *Term*	Jatuh Tempo/ *Maturity Date*	Tingkat Bunga/ *Interest*
Obligasi Berkelanjutan I 2018 B *Continuing Bonds I 2018 B*	916,500	5 tahun/*years*	28 September/ *September 28, 2023*	9.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 C *Continuing Bonds I 2017 C*	780,000	7 yahun/*years*	6 Desember/ *December 6, 2024*	8.85% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 A *Continuing Bonds I 2019 A*	66,000	3 tahun/*years*	18 Oktober/ *October 18, 2022*)*	8.25% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 B *Continuing Bonds I 2019 B*	108,000	5 tahun/*years*	18 Oktober/ *October 18, 2024*	8.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 C *Continuing Bonds I 2019 C*	74,000	7 tahun/*years*	18 Oktober/ *October 18, 2026*	9.0% tetap/ *fixed*
Obligasi Sub Berkelanjutan I 2017 B *Continuing Sub Bonds I 2017 B*	693,000	7 tahun/*years*	6 Desember/ *December 6, 2024*	9.9% tetap/ *fixed*
Obligasi Sub Berkelanjutan II–I 2020 A *Continuing Sub Bonds II-I 2020 A*	132,000	5 tahun/*years*	3 Maret/ *March 3, 2025*	8.6% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-I 2020 B *Continuing Sub Bonds II-I 2020 B*	368,000	7 tahun/*years*	3 Maret/ *March 3, 2027*	9.35% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-II 2020 A *Continuing Sub Bonds II-II 2020 A*	162,580	5 tahun/*years*	17 November/ *November 17, 2025*	8.50% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-II 2020 B *Continuing Sub Bonds II-II 2020 B*	337,420	7 tahun/*years*	17 November/ *November 17, 2027*	9.50% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-I 2021 A *Continuing Sub Bonds III-I 2021 A*	379,000	5 tahun/*years*	15 Juli/ *July 15, 2026*	7.85% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-I 2021 B *Continuing Sub Bonds III-I 2021 B*	621,000	7 tahun/*years*	15 Juli/ *July 15, 2028*	8.60% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-II 2022 A *Continuing Sub Bonds III-II 2022 A*	399,910	5 tahun/*years*	9 Juni/ *June 9, 2027*	7.85% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-II 2022 B *Continuing Sub Bonds III-II 2022 B*	600,090	7 tahun/*years*	9 Juni/ *June 9, 2029*	8.60% tetap/ *fixed*

* Bank telah melakukan pelunasan obligasi yang diterbitkan pada tanggal jatuh temponya.

* *The Bank paid off the bonds issued on maturity date.*

Penerbitan Obligasi di atas didasarkan pada surat-surat pernyataan sebagai berikut:

1. Penawaran Umum Berkelanjutan I berdasarkan Surat OJK Nomor S-449/D.04/2017 tanggal 27 November 2017 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
2. Penawaran Umum Berkelanjutan II berdasarkan Surat OJK Nomor S-74/D.04/2020 tanggal 26 Februari 2020 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
3. Penawaran Umum Berkelanjutan III berdasarkan Surat OJK Nomor S-109/D.04/2021 tanggal 7 Juli 2021 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

The above Bond Issuance is based on the following affidavits:

1. *Sustainable Public Offering I based on OJK Letter Number S-449/D.04/2017 dated November 27, 2017 Regarding Notification of Effective Registration Statement.*
2. *Sustainable Public Offering II based on OJK Letter Number S-74/D.04/2020 dated February 26, 2020 Regarding Notification of Effective Registration Statement.*
3. *Sustainable Public Offering III based on OJK Letter Number S-109/D.04/2021 dated July 7, 2021 Regarding Notification of Effective Registration Statement.*

g. Pendirian dan informasi umum entitas anak

i) PT Bank Jabar Banten Syariah

Pendirian PT Bank Jabar Banten Syariah ("BJBS") merupakan hasil pemisahan (*spin off*) dari Unit Usaha Syariah PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") menjadi Bank Syariah berdasarkan Pernyataan Persetujuan Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk yang tertuang dalam Akta Notaris No. 3 oleh notaris Fathiah Helmi, S.H., tanggal 15 Januari 2010.

BJBS didirikan pada tanggal 15 Januari 2010 berdasarkan Akta Notaris No. 4 oleh notaris Fathiah Helmi, S.H., dan akta pendirian ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-04317.AH.01.01 tahun 2010 tentang Pengesahan Badan Hukum Perseroan tanggal 26 Januari 2010. Bank Indonesia telah memberikan izin usaha kepada BJBS berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/35/KEP.GBI/2010 tanggal 30 April 2010.

BJBS telah melaporkan tanggal efektif pelaksanaan kegiatan usaha kepada Bank Indonesia dan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui surat No. 022/DIR-BJBS/2010 tanggal 7 Mei 2010 dan No. 018/DIR-BJBS/2010 tanggal 3 Mei 2010. BJBS menetapkan tanggal 5 Mei 2010 sebagai tanggal *cut off* untuk laporan posisi keuangan dan telah mulai beroperasi sejak tanggal tersebut. Pada tanggal 31 Desember 2022 dan 2021 kepemilikan langsung Bank pada BJBS sebesar 99,24%.

Kantor pusat BJBS berlokasi di Jl. Braga No. 135, Bandung. Pada tanggal 31 Desember 2022, BJBS memiliki 10 kantor cabang, 53 kantor cabang pembantu, 2 kantor kas, 17 kantor fungsional dan 2 *payment point* dengan jumlah karyawan sebanyak 1.071 orang. Pada tanggal 31 Desember 2021, BJBS memiliki 10 kantor cabang, 53 kantor cabang pembantu, 2 kantor kas dan 2 *payment point* dengan jumlah karyawan sebanyak 983 orang.

BJBS memiliki total aset sebesar Rp12.445.993 dan Rp10.358.850 masing-masing pada tanggal 31 Desember 2022 dan 2021 dan pendapatan marjin dan bagi hasil sebesar Rp781.855 dan Rp729.793 masing-masing untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021.

g. Establishment and general information about the subsidiaries

i) PT Bank Jabar Banten Syariah

The establishment of PT Bank Jabar Banten Syariah ("BJBS") resulted from the spin-off of the Sharia Business Unit of PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") to become Sharia General Bank based on the Approval of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk which was stated by Notarial Deed No. 3 of Fathiah Helmi, S.H., dated January 15, 2010.

BJBS was established on January 15, 2010 based on Notarial Deed No. 4 of Fathiah Helmi, S.H. and has been approved by the Minister of Laws and Human Rights through its Decision Letter No. AHU-04317.AH.01.01 year 2010 concerning the Approval of Legal Corporation dated January 26, 2010. Bank Indonesia has issued the operational license to BJBS based on the Decision Letter of the Governor of Bank Indonesia No. 12/35/KEP.GBI/2010 dated April 30, 2010.

BJBS has reported the effective date of the implementation of its business activity to Bank Indonesia and Minister of Laws and Human Rights of the Republic of Indonesia through its letters No. 022/DIR-BJBS/2010 dated May 7, 2010 and No. 018/DIR-BJBS/2010 dated May 3, 2010, respectively. BJBS determined May 5, 2010 as the cut off date for the balance sheet and started its operation since that date. As of December 31, 2022 and 2021 the Bank has direct ownership of 99.24%.

BJBS' head office is located at Jl. Braga No. 135, Bandung. As of December 31, 2022, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices, 17 Fuctional Offices and 2 payment point with 1,071 employees. As of December 31, 2021, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices and 2 payment point with 983 employees.

BJBS total assets amounted to Rp12,445,993 and Rp10,358,850 as of December 31, 2022 and 2021, respectively, and margin and revenue sharing income of Rp781,503 and Rp729,793 for the years ended December 31, 2022 and 2021, respectively.

ii) PT BPR Intan Jabar

Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota didirikan dengan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No. 3 Tahun 1987, yang selanjutnya dikukuhkan menjadi Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) dengan Peraturan Provinsi Daerah Tingkat I Jawa Barat Nomor 5 Tahun 1996.

BPR Garut Kota berubah menjadi Perusahaan Daerah Perkreditan Kecamatan sesuai dengan Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 2000 Tentang Perusahaan Daerah Perkreditan Kecamatan dan mendapat izin usaha sebagai Bank Perkreditan Rakyat dari Bank Indonesia sesuai surat No. 31/20/DIR/UBPR/Rahasia tanggal 22 Juni 1998, serta disahkan melalui Keputusan Menteri Keuangan Republik Indonesia No. KEP-467/KM.17/1998 tentang pemberian izin usaha sebagai Bank Perkreditan Rakyat kepada PD BPR LK Garut Kota.

PD BPR LPK Garut Kota merupakan penggabungan usaha *(merger)* 7 (tujuh) Perusahaan Daerah Bank Perkreditan Rakyat LPK yaitu PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong sebagaimana diatur dalam Peraturan Daerah Provinsi Jawa Barat No. 30 tahun 2010 tanggal 31 Desember 2010 tentang Perubahan atas Perusahaan Daerah Jawa Barat No. 14 tahun 2006 tentang Perusahaan Daerah Bank Perkreditan Rakyat dan Perusahaan Daerah Perkreditan Rakyat Kecamatan.

Pada tahun 2012, Bank telah mengakuisisi PD BPR LPK Garut Kota sesuai dengan Surat Keputusan Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 tanggal 11 Oktober 2012. Bank memiliki kepemilikan langsung sebesar 24% dan 24% pada tanggal 31 Desember 2022 dan 2021. Berdasarkan Rapat Umum Pemegang Saham tanggal 1 November 2012, Bank telah ditunjuk sebagai Pemegang Saham Pengendali.

Berdasarkan akta No. 47 tanggal 11 Desember 2014, notaris Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota berubah menjadi PT BPR Intan Jabar.

ii) PT BPR Intan Jabar

Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota was established with Provincial Regulation Level I West Java No. 3 Year 1987, which was further confirmed as a Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) with Provincial Regulation Level I West Java No. 5 Year 1996.

BPR Garut Kota changed to a Regional Company Subdistrict Lending in accordance with Provincial Government Regulation No. 25 Year 2000, of West Java Province, regarding the Regional Company Subdistrict Lending and were approved as rural Bank by Bank Indonesia based on Letter No. 31/20/DIR/UBPR/Rahasia dated June 22, 1998, and approved through decision No. KEP-467/KM.17/1998, Minister of Finance of the Republic of Indonesia, concerning granting of Business Permit as Rural Bank to PD BPR LK Garut Kota.

PD BPR LPK Garut Kota is based on the merger of 7 (seven) Regional Company Rural Banks which were PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong as regulated by the Provincial Government Regulation No. 30 year 2010 dated December 31, 2010, of West Java Province, concerning Amendment of Regional Company of West Java No. 14 Year 2006 regarding Regional Company Rural Bank and Regional Company Subdistrict Rural Bank.

In 2012, the Bank has acquired PD BPR LPK Garut Kota based on the Decision Letter of the Governor of Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 dated October 11, 2012. The Bank has direct ownership 24% and 24% as of December 31, 2022 and 2021. Based on the General Shareholders meeting dated November 1, 2012 the Bank is appointed as the Controlling Shareholder.

Based on notarial deed No. 47, dated December 11, 2014, of Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota changed into PT BPR Intan Jabar.

Kantor pusat PT BPR Intan Jabar berkedudukan di Jalan Pramuka No. 30 A Kecamatan Garut Kota, Kabupaten Garut, Provinsi Jawa Barat.

Jumlah pegawai PT BPR Intan Jabar pada tanggal 31 Desember 2022 dan 2021 masing-masing sebanyak 176 dan 165 orang pegawai.

PT BPR Intan Jabar memiliki total aset sebesar Rp135.049 dan Rp234.337 masing-masing pada tanggal 31 Desember 2022 dan 2021, dan pendapatan bunga sebesar Rp6.857 dan Rp13.488 masing-masing untuk tahun-tahun yang berakhir pada tanggal pada 31 Desember 2022 dan 2021.

PT BPR Intan Jabar head office is located at Jalan Pramuka No. 30 A, Garut Kota Subdistrict, Garut Regency, West Java Province.

PT BPR Intan Jabar has 176 and 165 employees as of December 31, 2022 and 2021 respectively.

PT BPR Intan Jabar total assets amounted to Rp135,049 and Rp234,337 as of December 31, 2022 and 2021, respectively, and interest income of Rp6,857 and Rp13,488 for the years ended December 31, 2022 and 2021 respectively.

iii) PT BPR Karya Utama Jabar

Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak didirikan berdasarkan Surat Keputusan Bupati Kepala Daerah Tingkat II Subang No. 170/STAP/pe.023.3/SK/78 tanggal 1 September 1978 dengan nama PD Badan Perkreditan Pasar Jalancagak. Berdasarkan Surat Keputusan Bupati Kepala Daerah Tingkat II Subang No. 581/PE/32/85 tanggal 4 September 1985 diubah menjadi Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak.

Kegiatan usaha Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak telah memperoleh izin dari Departemen Keuangan Republik Indonesia melalui Surat Keputusan Menteri Keuangan No. KEP-079/KM.17/1998 tanggal 18 Februari 1998 serta dari Bank Indonesia, dengan surat No. 31/18/UBPR/AdR/Bd tanggal 14 April 1998, dengan Izin Prinsip berdasarkan Keputusan Deputi Gubernur Bank Indonesia No. 13/5/KEP.DpG/2011 tanggal 12 Agustus 2011 tentang Pemberian Izin Penggabungan Usaha (*Merger*) PD BPR LPK Cisalak, PD BPR LPK Pagaden, PD BPR LPK Purwadadi dan PD BPR LPK Pamanukan ke dalam PD BPR LPK Jalancagak.

Pada tahun 2012, Bank telah mengakuisisi PD BPR LPK Jalancagak sesuai dengan Surat Keputusan Bank Indonesia No. 14/78/KEP.GBI/Bd/2012 tanggal 28 September 2012. Bank memiliki kepemilikan langsung sebesar 29,52% pada tanggal 31 Desember 2022 dan 2021. Berdasarkan Rapat Umum Pemegang Saham tanggal 31 Oktober 2012, Bank telah ditunjuk sebagai Pemegang Saham Pengendali.

iii) PT BPR Karya Utama Jabar

Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak was established based on Decision Letter Level II of the Head of Subang Regencies No. 170/STAP/pe.023.3/SK/78 dated September 1, 1978 under the name of PD Badan Perkreditan Pasar Jalancagak. Based on Decision Letter Level II of Regencies Head Subang No. 581/PE/32/85 dated September 4, 1985 it was converted into Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak.

The operations of Perusahaan Bank Perkreditan Rakyat LPK Jalancagak has been granted license from the Department of Finance of the Republic of Indonesia through the Decision Letter of Minister of Finance No. KEP-079/KM.17/1998, dated February 18, 1998 and the Bank Indonesia Letter No.31/18/UBPR/AdR/Bd dated April 14, 1998, with the Principle license based on the Decision by Deputy Governor of Bank Indonesia No. 13/5/KEP.DpG/2011 dated August 12, 2011 on the granting of Merger Permit (Merger) for PD BPR LPK Cisalak, PD BPR LPK Pagaden, PD BPR LPK Purwadadi and PD BPR LPK Pamanukan into PD BPR LPK Jalancagak.

In 2012, the Bank has acquired PD BPR LPK Jalancagak based on the Decision Letter of the Governor of Bank Indonesia No. 14/78/KEP.GBI/Bd/2012 dated September 28, 2012. Bank has direct ownership of 29.52% as of December 31, 2022 and 2021. Based on the General Shareholders meeting dated October 31, 2012 the Bank is appointed as the Controlling Shareholder.

Berdasarkan akta No. 3 tanggal 3 Desember 2014, notaris Asep Subrata, S.H., PD BPR LPK Jalancagak berubah menjadi PT BPR Karya Utama Jabar.

Based on notarial deed No. 3, dated December 3, 2014, of Asep Subrata, S.H., PD BPR LPK Jalancagak changed into PT BPR Karya Utama Jabar.

Kantor pusat PT BPR Karya Utama Jabar berkedudukan di Jalan Raya Jalancagak No. 151.

PT BPR Karya Utama Jabar head office is located at Raya Jalancagak Street No. 151.

Jumlah karyawan tetap PT BPR Karya Utama Jabar pada tanggal 31 Desember 2022 dan 2021 masing-masing 154 dan 165 orang pegawai.

PT BPR Karya Utama Jabar has 154 and 165 permanent employees as of December 31, 2022 and 2021, respectively.

PT BPR Karya Utama Jabar memiliki total aset sebesar Rp240.245 dan Rp257.459 masing-masing pada tanggal 31 Desember 2022 dan 2021, dan pendapatan bunga sebesar Rp38.720 dan Rp37.594 masing-masing untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021.

PT BPR Karya Utama Jabar has a total assets of Rp240,245 and Rp257,459 as of December 31, 2022 and 2021, respectively, and interest income of Rp38,720 and Rp37,594 for the years ended December 31, 2022 and 2021, respectively.

iv) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") didirikan berdasarkan akta No. 38 tanggal 23 November 2020 dibuat dihadapan R. Tendy Suwarman, S.H., Notaris di Kota Bandung dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia pada tanggal 27 November 2020 dengan No.AHU0063135.AH.OI.01. Tahun 2020. Anggaran Dasar BJB Sekuritas telah mengalami perubahan dan perubahan terakhir berdasarkan Akta No. 73 tanggal 29 Januari 2021 dari R. Tendy Suwarman, S.H., Notaris di Kota Bandung. BJB Sekuritas memulai kegiatan usaha komersialnya pada bulan September 2021.

iv) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") was established based on deed No. 38 dated November 23, 2020 by R. Tendy Suwarman, S.H., Notary in Bandung City and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia on November 27, 2020 with No. AHU0063135.AH.OI.01 Year 2020. BJB Sekuritas's Articles of Association have been amended and the latest amendments were based on Deed No. 73 dated January 29, 2021 from R. Tendy Suwarman, S.H., Notary in Bandung. BJB Sekuritas started its commercial operations in September 2021.

Sesuai dengan Pasal 3 Anggaran Dasar BJB Sekuritas, maksud dan tujuan BJB Sekuritas yaitu menjalankan usaha di bidang aktivitas keuangan. Untuk mencapai maksud dan tujuan tersebut, BJB Sekuritas melaksanakan kegiatan usaha di bidang aktivitas keuangan selaku Perusahaan Efek yang meliputi usaha sebagai Perusahaan Efek Daerah (PED) yang mencakup kegiatan sebagai perusahaan efek yang telah memiliki izin usaha dari Otoritas Jasa Keuangan untuk melakukan kegiatan usaha sebagai perantara pedagang efek, yang mengadministrasikan rekening efek nasabah dan khusus didirikan dalam suatu wilayah provinsi yang mencakup kegiatan usaha pihak yang melakukan transaksi efek untuk kepentingan sendiri dan pihak lain dan/atau pemasaran efek untuk kepentingan perusahaan efek lain, serta kegiatan lain yang ditetapkan dan/atau disetujui oleh Otoritas Jasa Keuangan.

In accordance with Article 3 of BJB Sekuritas's Article of Association, the purpose and objective of BJB Sekuritas is to run a business in the field of financial activities. To achieve these goals and objectives, BJB Sekuritas carries out business activities in the field of financial activities as a Securities Company which includes business as a Regional Securities Company (PED) which includes activities as a securities company that has a business license from the Financial Services Authority to carry out business activities as a securities broker, which administer customer securities accounts and is specifically established in a porvincial area which includes the business activities of parties conducting securities transactions for their own and other parties' interests and/or marketing of securities for the benefit of other securities companies, as well as other activities as determined and/or approved by the Service Authority Finance.

BJB Sekuritas memperoleh izin usaha sebagai Perusahaan Efek Daerah (PED) dari Otoritas Jasa Keuangan (OJK) melalui surat Keputusan Nomor KEP 29/D.04/2021 tanggal 29 Juni 2021.

Dalam menjalankan kegiatan usahanya, BJB Sekuritas melakukan kerja sama dengan PT Mandiri Sekuritas berdasarkan Surat Bursa Efek Indonesia No.S-6969/BELANG/09-2021 tanggal 27 September 2021, mengenai pemberian persetujuan kepada PT Mandiri Sekuritas sebagai anggota Bursa Efek untuk melakukan kerja sama dengan Perusahaan Efek Daerah (PED) PT BJB Sekuritas Jawa Barat.

BJB Sekuritas berkedudukan di Jl. Teuku Umar No. 10, Lebakgede, Kecamatan Coblong, Kota Bandung, Jawa Barat.

Pada tanggal 31 Desember 2022 dan 2021, BJB Sekuritas memiliki masing-masing 22 dan 11 karyawan. Karyawan BJB Sekuritas seluruhnya merupakan karyawan perbantuan dari PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

BJB Sekuritas memiliki total aset sebesar Rp30.023 dan Rp9.766 pada tanggal 31 Desember 2022 dan 2021 dan total pendapatan sebesar Rp426 dan Rp100 pada 31 Desember 2022 dan 2021.

Bank dan entitas anak selanjutnya secara bersama-sama disebut sebagai "Bank dan entitas anak".

BJB Sekuritas obtained a business license as a Regional Securities Company (PED) from the Financial Services Authority (OJK) through Decree Number KEP 29/D.042021 dated June 29, 2021.

In carrying out its business activities, BJB Sekuritas cooperates with PT Mandiri Sekuritas based on the Indonesian Stock Exchange Letter No. S-6969/BELANG/09-2021 dated September 27, 2021, regarding the granting of approval to PT Mandiri Sekuritas as a member of the Stock Exchange to cooperate with Regional Securities Companies (PED) PT BJB Sekuritas Jawa Barat.

BJB Sekuritas is domiciled in Jl. Teuku Umar No. 10, Lebakgede, Coblong District, Bandung City, West Java.

As of December 31, 2022 and 2021, BJB Sekuritas has 22 and 11 employees, respectively. BJB Sekuritas's employees are all second-hand employees of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.

BJB Sekuritas has a total assets of Rp30,023 and Rp9,766 as of December 31, 2022 and 2021 and total revenue of Rp426 and Rp100 as of December 31, 2022 and 2021.

The Bank and its subsidiaries herein after will be referred as "the Bank and its subsidiaries".

2. Ikhtisar Kebijakan Akuntansi yang Signifikan

a. Dasar penyusunan laporan keuangan konsolidasian

Pernyataan Kepatuhan

Laporan keuangan konsolidasian pada tanggal 31 Desember 2022 dan 2021 dan untuk tahun-tahun yang berakhir pada 31 Desember 2022 dan 2021 disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan Peraturan Bapepam-LK No. VIII.G.7 Lampiran Keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

2. Summary of Significant Accounting Policies

a. Basis of preparation of the consolidated financial statements

Statement of Compliance

The consolidated financial statements as of December 31, 2022 and 2021 and for the years ended December 31, 2022 and 2021 in accordance with Indonesian Financial Accounting Standards, which includes the Statements and Interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants and Bapepam-LK's Regulation No. VIII.G.7, Appendix of the Decision of the Chairman of Bapepam-LK No. KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

Laporan keuangan disusun dan disajikan sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK"), yaitu PSAK 101 (Revisi 2019) tentang "Penyajian Laporan Keuangan Syariah", PSAK 102 (Revisi 2019) tentang "Akuntansi Murabahah", PSAK 104 tentang "Akuntansi Istishna", PSAK 105 tentang "Akuntansi Mudharabah", PSAK 106 tentang "Akuntansi Musyarakah", PSAK 107 (Revisi 2016) tentang "Akuntansi Ijarah", PSAK 110 (Revisi 2020) tentang "Akuntansi Sukuk", PSAK 111 tentang "Akuntansi Wa'ad", Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI Revisi 2013. Bank juga menerapkan Standar Akuntansi Keuangan di Indonesia ("SAK"), yang ditetapkan Ikatan Akuntan Indonesia (IAI).

The financial statements have been The financial statements have been prepared and presented in accordance with the Statement of Financial Accounting Standards ("SFAS"), namely: SFAS 101 (Revised 2019), "Presentation of Sharia Financial Statements", SFAS 102 (Revised 2019), "Accounting for Murabahah", SFAS 104 "Accounting for Istishna", SFAS 105, "Accounting for Mudharabah", SFAS 106, "Accounting for Musyarakah", SFAS 107 (Revised 2016), "Accounting for Ijarah", SFAS 110 (Revised 2020) "Accounting for Sukuk", SFAS No. 111 "Accounting for Wa'ad", Indonesia Sharia Banking Accounting Guidelines (PAPSI Revised 2013). The Bank also applied Indonesian Financial Accounting Standards (FAS) issued by the Institute of Indonesia Chartered Accountants (IAI).

Laporan keuangan konsolidasian telah disajikan berdasarkan nilai historis, kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan konsolidasian disusun dengan dasar akrual, kecuali pendapatan dari istishna dan bagi hasil dari pembiayaan mudharabah dan musyarakah serta laporan arus kas konsolidasian.

The consolidated financial statements have been prepared on a historical cost basis, except for some accounts that were assessed using another measurement basis as explained in the accounting policies of the account. The consolidated financial statements have been prepared on accrual basis, except for the revenue from istishna and the profit sharing from the mudharabah and musyarakah financing and the consolidated statement of cash flow.

Laporan arus kas konsolidasian disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

The consolidated statement of cash flows has been prepared using the direct method and the cash flows have been classified based on operating, investing, and financing activities. Cash and cash equivalents consist of cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date, provided they are not used as collateral for borrowings nor restricted.

Mata uang penyajian yang digunakan dalam laporan keuangan konsolidasian adalah rupiah, yang merupakan mata uang fungsional. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus adalah dibulatkan dalam jutaan Rupiah.

The presentation currency used in the consolidated financial statements is Indonesian rupiah, which is the Bank and its subsidiaries' functional currency. Unless otherwise stated, all figures presented in the consolidated financial statements are rounded off to millions of Rupiah.

b. Prinsip konsolidasian

Laporan keuangan konsolidasian mencakup laporan keuangan Bank dan entitas anak seperti disebutkan pada Catatan 1.g.

Entitas anak adalah entitas yang dikendalikan oleh Bank, yakni Bank terekspos, atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan entitas dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kemampuan kini untuk mengarahkan aktivitas relevan dari entitas (kekuasaan atas *investee*).

b. Principles of consolidation

The consolidated financial statements incorporate the financial statements of the Bank and its subsidiaries as described in Note 1.g.

A subsidiary is an entity controlled by the Bank, the Bank is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its current ability to direct the entity's relevant activities (power over the investee).

Keberadaan dan dampak dari hak suara potensial dimana Bank memiliki kemampuan praktis untuk melaksanakan (yakni hak substantif) dipertimbangkan saat menilai apakah Bank mengendalikan entitas lain.

The existence and effect of substantive potential voting rights that the Bank has the practical ability to exercise (ie substantive rights) are considered when assessing whether the Bank controls another entity.

Laporan keuangan Bank dan entitas anak mencakup hasil usaha, arus kas, aset dan liabilitas dari Bank dan seluruh entitas anak yang, secara langsung dan tidak langsung, dikendalikan oleh Bank. Entitas anak dikonsolidasikan sejak tanggal efektif akuisisi, yaitu tanggal dimana Bank dan entitas anak secara efektif memperoleh pengendalian atas bisnis yang diakuisisi, sampai tanggal pengendalian berakhir.

The Bank and its subsidiaries' financial statements incorporate the results, cash flows, assets, and liabilities of the Bank and all of its directly and indirectly controlled subsidiaries. Subsidiaries are consolidated from the effective date of acquisition, which is the date on which the Bank effectively obtains control of the acquired business, until that control ceases.

Entitas induk menyusun laporan keuangan konsolidasian dengan menggunakan kebijakan akuntansi yang sama untuk transaksi dan peristiwa lain dalam keadaan yang serupa. Seluruh transaksi, saldo, penghasilan, beban, dan arus kas dalam intra kelompok usaha terkait dengan transaksi antar entitas dalam kelompok usaha dieliminasi secara penuh.

A parent prepares consolidated financial statements using uniform accounting policies for like transactions and other events in similar circumstances. All intra-group transactions, balances, income, expenses, and cash flows relating to transactions between entities of the group are eliminated in full.

Bank dan entitas anak mengatribusikan laba rugi dan setiap komponen dari penghasilan komprehensif lain kepada pemilik entitas induk dan kepentingan non-pengendali meskipun hal tersebut mengakibatkan kepentingan non-pengendali memiliki saldo defisit. Bank dan entitas anak menyajikan kepentingan non-pengendali di ekuitas dalam laporan posisi keuangan konsolidasian, terpisah dari ekuitas pemilik entitas induk.

The Bank and its subsidiaries attributed the profit or loss and each component of other comprehensive income to the owners of the parent and non-controlling interest even though this results in the non-controlling interests having a deficit balance. The Bank and its subsidiaries presents non-controlling interest in equity in the consolidated statement of financial position, separately from the equity owners of the parent.

Perubahan dalam bagian kepemilikan entitas induk pada entitas anak yang tidak mengakibatkan hilangnya pengendalian adalah transaksi ekuitas (yaitu transaksi dengan pemilik dalam kapasitasnya sebagai pemilik). Ketika proporsi ekuitas yang dimiliki oleh kepentingan non-pengendali berubah, Bank dan entitas anak menyesuaikan jumlah tercatat kepentingan pengendali dan kepentingan non-pengendali untuk mencerminkan perubahan kepemilikan relatifnya dalam entitas anak. Selisih antara jumlah tercatat kepentingan non-pengendali yang disesuaikan dan nilai wajar dari jumlah yang diterima atau dibayarkan diakui langsung dalam ekuitas dan diatribusikan pada pemilik dari entitas induk.

Changes in the parent's ownership interest in a subsidiary that do not result in loss of control are equity transactions (ie transactions with owners in their capacity as owners). When the proportion of equity held by non-controlling interest change, the Bank and its subdidiaries adjusted the carrying amounts of the controlling interest and non-controlling interest to reflect the changes in their relative interest in the subsidiaries. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity and attributed to the owners of the parent.

Jika Bank dan entitas anak kehilangan pengendalian, maka Bank dan entitas anak akan:

a) Menghentikan pengakuan aset (termasuk *goodwill*) dan liabilitas entitas anak pada jumlah tercatatnya ketika pengendalian hilang;
b) Mengakui nilai wajar pembayaran yang diterima (jika ada) dari transaksi, peristiwa, atau keadaan yang mengakibatkan hilangnya pengendalian;
c) Mengakui sisa investasi pada entitas anak terdahulu pada nilai wajarnya pada tanggal hilangnya pengendalian;

If the Bank and its subsidiaries loses control, so Bank and its subsidiaries will:

(a) Derecognise the assets (including goodwill) and liabilities of the subsidiary at their carrying amounts at the date when control is lost;
(b) Recognise the fair value of the consideration received (if any) from the transaction, event or circumstances that resulted in the loss of control;
(c) Recognise any investment retained in the former subsidiary at fair value at the date when control is lost;

d) Mereklasifikasi ke laba rugi, atau mengalihkan secara langsung ke saldo laba jika disyaratkan oleh SAK lain, jumlah yang diakui dalam penghasilan komprehensif lain dalam kaitan dengan entitas anak;
e) Mengakui perbedaan apapun yang dihasilkan sebagai keuntungan atau kerugian dalam laba rugi yang diatribusikan kepada entitas induk.

(d) Reclassify to profit or loss, or transfer directly to retained earnings if required by other FAS, the amount recognized in other comprehensive income in relation to the subsidiary;

(e) Recognise any resulting difference as a gain or loss attributable to the parent.

c. Penjabaran mata uang asing

Transaksi dalam mata uang asing dijabarkan ke mata uang rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan konsolidasian, aset dan liabilitas moneter dalam mata uang asing dijabarkan dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan konsolidasian.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Laba atau rugi kurs valuta asing atas aset dan liabilitas moneter merupakan selisih antara biaya perolehan diamortisasi dalam rupiah pada awal tahun, disesuaikan dengan tingkat suku bunga efektif dan pembayaran selama tahun berjalan, dan biaya perolehan diamortisasi dalam valuta asing yang dijabarkan ke dalam rupiah dengan menggunakan kurs pada akhir tahun.

Aset dan liabilitas non-moneter dalam mata uang asing dijabarkan dengan menggunakan kurs pada tanggal transaksi.

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran dalam rupiah pada 31 Desember 2022 dan 2021 yang menggunakan kurs tengah berdasarkan *Reuters* (pukul 16.00 Waktu Indonesia Barat) (dalam Rupiah penuh).

c. Foreign currency translation

Transactions denominated in foreign currencies are converted into rupiah at the exchange rates prevailing at the dates of the transactions. At the consolidated statement of financial position, monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates prevailing at such date.

Exchange gains and losses arising from transactions denominated in foreign currencies and from the translation of monetary assets and liabilities denominated in foreign currencies are recognized in the consolidated statement of profit and loss and other comprehensive income for the current year.

The foreign currency gains or losses on monetary assets and liabilities are the difference between amortized cost in rupiah at the beginning of the year, adjusted for effective interest rate and payments during the year, and the amortized cost in foreign currency translated into rupiah using the exchange rate at the end of the year.

Non-monetary assets and liabilities denominated in foreign currencies are translated using the exchange rates prevailing at the transaction date.

Below are the major exchange rates used for translation into rupiah as of December 31, 2022 and 2021 using the middle rates based on Reuters (at 04:00 PM Western Indonesian Time) (in full amount).

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Dolar Amerika Serikat	15,567.50	14,252.50	*United States Dollar*
Dolar Australia	10,557.88	10,346.61	*Australian Dollar*
Dolar Singapura	11,592.88	10,554.67	*Singapore Dollar*
Poundsterling Inggris	18,786.09	19,250.86	*Great Britain Poundsterling*
Yen Jepang	117.81	123.77	*Japanese Yen*
Dolar Hong Kong	1,996.55	1,828.03	*Hong Kong Dollar*
Euro Eropa	16,851.72	16,112.46	*European Euro*
Riyal Saudi Arabia	4,141.26	3,802.28	*Saudi Arabian Riyal*
Renminbi	2,234.50	2,236.50	*Renminbi*

d. Aset dan liabilitas keuangan

Aset keuangan Bank dan entitas anak terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan derivatif, surat berharga, efek-efek yang dibeli dengan janji dijual kembali, wesel ekspor dan tagihan lainnya, kredit yang diberikan, pembiayaan dan piutang syariah, tagihan akseptasi, penyertaan saham, bunga yang masih akan diterima, dan aset lain-lain (setoran jaminan).

Liabilitas keuangan Bank dan entitas anak terdiri dari liabilitas segera, simpanan nasabah, simpanan nasaba syariah, simpanan dari bank lain, liabilitas derivatif, efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi, efek utang yang diterbitkan, pinjaman yang diterima, bunga yang masih harus dibayar, liabilitas lain-lain.

Bank dan entitas anak, menerapkan PSAK 60 (Revisi 2020), "Instrumen Keuangan: Pengungkapan". Penerapan PSAK ini tidak menimbulkan pengaruh yang signifikan terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan konsolidasian.

Bank dan entitas anak menerapkan PSAK 68, "Pengukuran Nilai Wajar". Penerapan PSAK ini mendefinisikan nilai wajar, menetapkan dalam satu pernyataan, suatu kerangka pengukuran nilai wajar dan mensyaratkan pengungkapan mengenai pengukuran dan hierarki nilai wajar.

Bank dan entitas anak selain BJBS menerapkan PSAK 71, "Instrumen Keuangan", yang menggantikan PSAK 55, "Instrumen Keuangan: Pengakuan dan Pengukuran".

(i) Klasifikasi

Bank dan entitas anak mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

1. Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
2. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
3. Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

d. Financial assets and liabilities

The Bank and its subsidiaries' financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, derivative receivables, marketable securities, marketable securities purchased under agreements to resell, bills and other receivables, loans and sharia financing and receivable, acceptances receivable, investments in shares, interest receivables, and other assets (guarantee deposit).

The Bank and its subsidiaries' financial liabilities consist of obligations due immediately, deposits from customers, deposits from customers sharia, deposits from other banks, derivative payable, marketable securities sold under agreement to repurchase, acceptances payable, debt securities issued, borrowings, interest payable, other liabilities.

The Bank and its subsidiaries, adopted SFAS 60 (Revised 2020), "Financial Instruments: Disclosures". The adoption of the SFAS has no significant effects on the financial reporting and disclosures in the consolidated financial statement.

The Bank and its subsidiaries adopted SFAS 68, "Fair Value Measurement". The adoption of the SFAS defines fair value, establishes in a statement, a framework to measure fair value and requires disclosures on fair value measurement and hierarchy.

The Bank and its subsidiaries exclude BJBS adopted SFAS 71, "Financial Instruments", which replaced SFAS 55, "Financial Instruments: Recognition and Measurement".

(i) Classification

The Bank and its subsidiaries classify its financial assets according to the following categories at initial recognition:

1. *Financial assets measured at fair value through profit or loss;*
2. *Financial assets measured at fair value through other comprehensive income;*
3. *Financial assets measured at amortized cost.*

The business model reflects how Bank and its subsidiaries of financial assets are managed to achieve a particular business objective.

Bank dan entitas anak melakukan pengujian karakteristik arus kas kontraktual dari aset keuangan yang dikelola untuk mengetahui karakteristik arus kas kontraktual berasal hanya dari pembayaran pokok dan bunga dari jumlah pokok terutang *(Solely Payment of Principal and Interest* atau *Pass SPPI)* yang konsisten dengan pengaturan pinjaman dasar *(Basic Lending Agreement).* Dalam melakukan penilaian, Bank dan entitas anak mempertimbangkan:

- Imbalan untuk nilai waktu dari uang;
- *Leverage*;
- Variabilitas pada waktu dan jumlah arus kas;
- Instrumen yang terkait secara kontraktual;
- Pembayaran dipercepat;
- Ketentuan kontrak tidak sah dan *de minimis*.

The Bank and its subsidiaries assess the contractual cash flow characteristics of financial assets to determine the characteristics of contractual cash flows only from the payment of principal and interest from the outstanding principal (Solely Payment of Principal and Interest or Pass SPPI) that is consistent with basic lending agreement. In making the assessment, the Bank and its subsidiaries considers:

- *The time value of money element of interest;*
- *Leverage;*
- *Variability in timing or amount of cash flows;*
- *Contractually linked instruments;*
- *Early repayment;*
- *Non-genuine features and de minimis.*

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- Aset keuangan yang dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Financial assets are measured at amortized cost if both of the following conditions are met:

- *Financial assets are managed where the business model objectives in order to collect the contractual cash flows; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) jika kedua kondisi berikut:

- Aset keuangan yang dikelola untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Financial assets are measured at fair value through other comprehensive income (FVTOCI) if both of the following conditions are met:

- *Financial assets are managed to collect the contractual cash flows and sell the assets; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Aset keuangan diklasifikasikan pada nilai wajar melalui laba rugi (FVTPL) jika tidak memenuhi kondisi yang disyaratkan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Financial assets are measured at fair value through profit or loss (FVTPL) if do not meet the conditions required to be measured at amortized cost or fair value through other comprehensive income.

Pada saat pengakuan awal, Bank dan entitas anak dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

At initial recognition, the Bank and its subsidiaries may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

I. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan diklasifikasikan dalam kelompok diperdagangkan;
II. Liabilitas keuangan lain. Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

Financial liabilities are classified into the following categories at initial recognition:

I. Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e. those designated as such upon initial recognition and those classified as held for trading;

II. Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.

Kategori yang didefinisikan oleh PSAK 71/ *Category as defined by SFAS 71*		**Golongan (ditentukan oleh Bank)/ *Class (as determined by the Bank)***	**Subgolongan/ *Subclasses***
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui laba/rugi/*Financial assets at fair value through profit or loss*	Tagihan derivatif - Tidak terkait lindung nilai/*Derivative receivables - Non hedging related*	
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*	Giro pada Bank Indonesia/*Current accounts with Bank Indonesia*	
		Giro pada bank-bank lain/*Current accounts with other banks*	
		Penempatan pada Bank Indonesia dan bank-bank lain/*Placements with Bank Indonesia and other banks*	
		Efek-efek yang dibeli dengan janji dijual kembali/*Securities purchased under agreements to resell*	
		Tagihan akseptasi/*Acceptance receivables*	
		Kredit yang diberikan/*Loans*	
		Bunga yang masih akan diterima/*Interest Receivable*	
		Aset lain-lain/*Other assets*	Setoran jaminan/*Security deposit*
		Surat berharga/*Marketable securities*	
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/*Financial assets at fair value through other comprehensive income*	Surat berharga/*Marketable securities*	
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial liabilities at fair value through profit or loss*	Liabilitas derivatif/*Derivative payables*	
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial liabilities at amortized cost*	Liabilitas segera/*Obligation due immediately*	
		Simpanan nasabah/*Deposits from customers*	
		Simpanan bank-bank lain/*Deposits from other banks*	
		Liabilitas akseptasi/*Acceptance payables*	
		Bunga yang masih harus dibayar/*Accrued expenses*	
		Liabilitas lain-lain/ *Other liabilities*	Utang bunga/Accrued interest expense
			Setoran jaminan/*Security deposits*
			Jasa produksi/*Production Service*
			Penghargaan kerja/*Gratuity*
		Efek hutang yang diterbitkan/*Debt securities issued*	
		Pinjaman yang diterima/*Borrowings*	

(ii) Pengakuan awal

a. Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian, seperti tanggal perusahaan berkomitmen untuk membeli atau menjual aset.

b. Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laporan laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

(ii) Initial recognition

a. Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the marketplace (regular way purchases) are recognized on the settlement date, i.e., the date that the companies commit to purchase or sell the assets.

b. Financial assets and liabilities are initially recognized at fair value. For those financial assets and liabilities not measured at fair value through profit and loss, plus directly attributable transaction costs. The subsequent measurement of financial assets and liabilities depends on their classification.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and an additional charge that would not occur if the instrument is not acquired or issued. For financial assets, transaction costs are added to the amount recognized in the initial recognition of the asset, while for financial liabilities, transaction costs are deducted from the amount of debt recognized on initial recognition of a liability. The transaction costs are amortized over the terms of the instrument based on the effective interest rate method and recorded as part of interest income for transaction costs related to the financial asset or as part of interest expense for transaction costs related to financial liabilities.

Bank dan entitas anak, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidak-konsistenan pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul;
- aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan, tetapi tidak dapat mengukur derivatif melekat secara terpisah.

The Bank and its subsidiaries, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:

- *the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise;*
- *the financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but unable to measure the embedded derivative separately.*

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

(iii) Subsequent measurement

Financial assets at fair value through other comprehensive income and financial assets and financial liabilities at fair value through profit or loss are measured at fair value.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.

(iv) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:
   - Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau

(iv) Derecognition

a. Financial assets are derecognized when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*

- Bank dan entitas anak mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*); dan
- Antara (a) Bank dan entitas anak telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank dan entitas anak tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer kendali atas aset.

Ketika Bank dan entitas anak telah mentransfer hak untuk menerima arus kas dari aset atau di bawah kesepakatan pelepasan (*pass-through arrangement*), dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset dan masih memiliki pengendalian atas aset, aset diakui sebesar keterlibatan Bank dan entitas anak yang berkelanjutan atas aset tersebut.

Kredit yang diberikan atau aset keuangan lain dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit dalam waktu dekat atau hubungan normal dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, seperti pertukaran atau modifikasi yang diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

- *The Bank and its subsidiaries have transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through arrangement'; and*
- *Either (a) the Bank and its subsidiaries has transferred substantially all the risks and rewards of the asset, or (b) the Bank and its subsidiaries has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.*

When the Bank and its subsidiaries has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank and its subsidiaries' continuing involvement in the asset.

Loans or other financial assets are written off when there is no realistic prospect of collection in the near future or the normal relationship with the borrowers has ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses.

b. Financial liabilities are derecognized when they are extinguished, i.e. liabilities stated in the contract are released or cancelled or have expired.

Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in the consolidated statement of profit and loss and other comprehensive income.

(v) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga atas aset tersedia untuk dijual, serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.

b. Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual kecuali keuntungan atau kerugian akibat perubahan nilai tukar diakui secara langsung dalam ekuitas, sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

(vi) Reklasifikasi aset keuangan

Bank dan entitas anak mereklasifikasi aset keuangan jiika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

(v) Income and expense recognition

a. Interest income and expense on available-for-sale assets and financial assets and liabilities measured at amortized cost are recognised in the consolidated statement of profit and loss and other comprehensive income using the effective interest method.

b. Unrealized gains and losses arising from changes in the fair value of the financial assets and liabilities measured at fair value through profit or loss are included in the statement of profit and loss and other comprehensive income.

Unrealized gains and losses arising from changes in the fair value of available-for-sale financial assets other than foreign exchange gains and losses from monetary items are recognised directly in equity, until the financial asset is derecognized or impaired.

At the time the financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in consolidated statement of profit or loss and other comprehensive income.

(vi) Reclassification of financial assets

The Bank and its subsidiaries reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reclassification of financial asseets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted agains the fair value.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

(vii) Saling hapus
Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan konsolidasian jika, dan hanya jika, Bank dan entitas anak memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

(vii) Offsetting
Financial assets and liabilities are off-set and the net amount is presented in the consolidated statement of financial position when, and only when, the Bank and its subsidiaries have a legal right to off-set the amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

(viii) Pengukuran biaya diamortisasi
Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

(viii) Amortized cost measurement
The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Pengukuran nilai wajar
Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

(ix) Fair value measurement
Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- di pasar utama untuk aset dan liabilitas tersebut; atau
- jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

- *in the principal market for the assets and liabilities; or*
- *in the absence of a principal market, in the most advantageous market for the asset or liability.*

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants that would use the asset in its highest and best use.

Bank dan entitas anak menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

The Bank and its subsidiaries use valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan andal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi dengan penurunan nilai. Nilai wajar atas pinjaman yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas, dan biaya.

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment value. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

All assets and liabilities for which fair value is measured or disclosed in the consolidated financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable;*
- *Level 3: unobservable inputs for the asset and liability.*

Untuk aset dan liabilitas yang diakui pada laporan keuangan konsolidasian secara berulang, Bank dan entitas anak menentukan apakah terjadi transfer antara level di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

For assets and liabilities that are recognised in the consolidated financial statements on a recurring basis, Bank and its subsidiaries determine whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

Untuk tujuan pengungkapan nilai wajar, Bank dan entitas anak telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 40).

For the fair value disclosures purposes, Bank and its subsidiaries has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 40).

(x) Aset Keuangan Sukuk

Pada saat pengakuan awal, Bank dan entitas anak menentukan klasifikasi investasi pada sukuk diukur pada biaya perolehan atau diukur pada nilai wajar.

Investasi pada sukuk ijarah dan sukuk mudharabah setelah pengakuan awal, diukur sebagai berikut:

a. Diukur pada biaya perolehan
   - Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya;
   - Biaya perolehan sukuk termasuk biaya transaksi;
   - Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk;
   - Rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai rugi penurunan nilai di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

b. Diukur pada nilai wajar melalui laba rugi
   - Nilai wajar ditentukan dengan mengacu pada urutan sebagai berikut:
     - Kuotasi harga di pasar aktif;
     - Harga yang terjadi dari transaksi terkini, apabila tidak ada kuotasi harga di pasar aktif;
     - Nilai wajar instrumen sejenis, apabila tidak ada kuotasi harga di pasar aktif dan tidak ada harga yang terjadi dari transaksi terkini.
   - Biaya perolehan sukuk tidak termasuk biaya transaksi;
   - Selisih antara nilai wajar dan jumlah tercatat diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

(x) Sukuk Financial Asset

At initial recognition, Bank and its subsidiaries determines the classification of investments in sukuk either measured at cost or fair value.

After the initial recognition, investment in ijarah sukuk and mudharabah sukuk is measured as follows:

a. Measured at cost
   - *The investment is held in a business model whereby the primary goal is to obtain contractual cash flows and has contractual terms in determining the specific date of principal payments and or the results;*
   - *Sukuk acquisition cost includes transaction cost;*
   - *The difference between the acquisition cost and the nominal value is amortized on a straight-line basis over the period of the sukuk;*
   - *Impairment loss is recognized if the recoverable amount is less than the carrying amount and is presented as an impairment loss in the consolidated statement of profit or loss and other comprehensive income.*

b. Measured at fair value through profit or loss
   - *The fair value is determined with reference to the following order:*
     - *Quoted price in active market;*
     - *Price from the current transaction, if there is no available price quotations in an active market;*
     - *Fair value of similar instrument, if there is no available price quotations in an active market and no price from the current transaction.*
   - *Sukuk acquisition cost does not include transaction cost;*
   - *The difference between fair value and carrying value is presented in the consolidated statement of profit or loss and other comprehensive income.*

c. Diukur pada nilai wajar melalui penghasilan komprehensif lain
   - Selisih antara biaya perolehan dan nilai nominal Sukuk diamortisasi secara garis lurus selama jangka waktu Sukuk;
   - Selisih antara nilai wajar dan nilai tercatat dari investasi Sukuk diakui sebagai penghasilan komprehensif lain.

Semua investasi sukuk dilakukan dengan akad ijarah.

c. *Measured at fair value through other comprehensive income*
   - *Difference between acquisition cost and principal amortized on a straight line basis over the term of Sukuk;*
   - *Difference between fair value and carrying amount of FVOCI Sukuk recognized as other comprehensive income.*

All investment in sukuk was done under ijarah contracts.

e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi dan dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

e. Current accounts with Bank Indonesia and other banks

The current accounts with Bank Indonesia and other banks are classified as amortized cost and stated at amortized cost using the effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi yang dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

f. Placements with Bank Indonesia and other banks

The placements with Bank Indonesia and other banks are classified as amortized cost which are stated at amortized cost using the effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

g. Surat berharga

Surat berharga yang dimiliki terdiri dari Sertifikat Bank Indonesia, Sertifikat Deposito Bank Indonesia, reksadana, dan obligasi yang diperdagangkan di bursa efek.

Pada saat pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu aset keuangan diklasifikasikan pada biaya perolehan yang diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

g. Marketable securities

Marketable securities consist of Certificates of Bank Indonesia, Deposit Certificates of Bank Indonesia, mutual funds and bonds traded on the stock exchange.

At initial recognition, securities are recorded according to their category, i.e., amortized cost, fair value through other comprehensive income or at fair value through profit or loss.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

h. Efek-efek yang dibeli/dijual dengan janji dijual/dibeli kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan konsolidasian sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan

h. Marketable securities purchased/sold under agreements to resell/repurchase

Securities purchased under agreements to resell are classified as amortized cost.

Securities purchased under agreements to resell are presented as assets in the consolidated statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the

kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

purchase price and the resale price is treated as unearned interest income and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Securities sold under agreements to repurchase are classified as financial liabilities measured at amortized cost.

Efek-efek yang dijual dengan janji untuk dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan konsolidasian sebesar jumlah pembelian kembali, dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali diperlakukan sebagai bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali menggunakan metode suku bunga efektif.

Securities sold under agreements to repurchase are presented as liabilities in the consolidated statement of financial position, at the repurchase price, net of unamortized prepaid interest. The difference between the selling price and the repurchase price is treated as prepaid interest and recognized as interest expense over the period starting from when those securities are sold until they are repurchased using effective interest rate method.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2d for the accounting policies of financial assets and liabilities.

i. Wesel ekspor dan tagihan lainnya

Wesel ekspor dan tagihan lainnya terdiri atas tagihan dari *letters of credit* dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) kepada eksportir.

i. Bills and other receivables

Bills and other receivables consist of receivables from letters of credit and Domestic Documentary Letters of Credit to exporters.

Wesel ekspor dan tagihan lainnya dicatat pada biaya perolehan diamortisasi setelah dikurangi cadangan kerugian penurunan nilai.

Bills and other receivables are stated at amortized cost less allowance for impairment losses.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2d for the accounting policies of financial assets and liabilities.

j. Tagihan derivatif dan liabilitas derivatif

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan konsolidasian berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar dengan menggunakan kurs *Reuters* pada tanggal laporan atau metode diskonto arus kas.

j. Derivatives receivable and payable

All derivative instruments (including foreign currency transactions for funding and trading) are recorded in the statement of financial position at fair value. Fair value is determined based on market value using Reuters rate at reporting date or discounted cash flow method.

Tagihan derivatif disajikan sebesar keuntungan yang belum direalisasi dari kontrak derivatif, setelah dikurangi cadangan kerugian penurunan nilai. Liabilitas derivatif disajikan sebesar kerugian yang belum direalisasi dari kontrak derivatif.

Derivatives receivables are presented for unrealized gains from derivatives contracts, net of allowance for impairment losses. Derivatives payables are presented for unrealized losses from derivatives contracts.

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan konsolidasian berdasarkan tujuan Bank atas transaksi yaitu untuk (1) lindung nilai atas nilai wajar, (2) lindung nilai atas arus kas, (3) lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dan (4) instrumen perdagangan, sebagai berikut:

Gains or losses on derivatives contracts are presented in the consolidated financial statements based on its purpose on the transaction, as (1) a hedge of the fair value, (2) a cash flow hedge, (3) a hedge of a net investment in foreign operations and (4) trading instruments, as follows:

- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan dan memenuhi syarat sebagai instrumen lindung nilai atas nilai wajar dan keuntungan atau kerugian atas perubahan nilai wajar aset dan liabilitas yang dilindungi, diakui sebagai laba atau rugi yang dapat saling hapus dalam periode akuntansi yang sama. Setiap selisih yang terjadi menunjukkan terjadinya ketidakefektifan lindung nilai dan secara langsung diakui sebagai laba atau rugi tahun berjalan;
- Bagian efektif dari keuntungan atau kerugian atas kontrak derivatif yang ditujukan sebagai lindung nilai atas arus kas dilaporkan sebagai penghasilan komprehensif lainnya. Bagian yang tidak efektif dari lindung nilai dilaporkan sebagai laba atau rugi tahun berjalan;
- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan sebagai lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dilaporkan sebagai penghasilan komprehensif lainnya, sepanjang transaksi tersebut dianggap efektif sebagai transaksi lindung nilai;
- Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan sebagai instrumen lindung nilai (atau kontrak derivatif yang tidak memenuhi persyaratan sebagai instrumen lindung nilai) diakui sebagai laba atau rugi pada tahun berjalan.

Tagihan derivatif diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, sedangkan liabilitas derivatif diklasifikasikan sebagai liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

- *Gains or losses on derivatives contracts that are designated and qualify as hedging instruments in the fair value and the gains or losses on changes in fair value of assets and liabilities that are protected, recognized as a gain or loss may be offset in the same accounting period. Any difference representing hedge ineffectiveness is recognized as profit or loss for the current year;*
- *The effective portions of gains or losses on derivative contracts designated as cash flow hedge are reported as other comprehensive income. The ineffective portions of the hedge are reported as profit or loss for the current year;*
- *Gains or losses on derivative contracts designated as hedges of a net investment in a foreign operation are reported as other comprehensive income to the extent it is effective as a hedge;*
- *Gains or losses on derivative contracts not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognized as profit or loss for the current year.*

Derivatives receivable are classified as financial assets at fair value through profit or loss, whereas the derivatives payable classified as financial liabilities in measured at fair value through profit or loss.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

k. Kredit yang diberikan

Kredit yang diberikan merupakan penyediaan uang atau tagihan yang dapat disamakan dengan itu, berdasarkan kesepakatan dengan pihak penerima kredit dan mewajibkan pihak penerima kredit untuk melunasi setelah jangka waktu tertentu dengan imbalan bunga.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut. Setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan yang telah diamortisasi. Kredit yang diberikan dalam pinjaman sindikasi ataupun penerusan kredit dinyatakan sebesar pokok kredit sesuai dengan porsi risiko yang ditanggung oleh Bank dan entitas anak.

k. Loans

Loans represent the lending of money or equivalent receivables under contracts with borrowers, where the borrowers are required to repay their debts with interest after a specified period of time.

Loans are initially measured at fair value plus transaction cost that are directly attributable and additional cost to obtain the financial assets. Subsequently measured at their amortized cost using the effective interest rate method, net of allowance for impairment losses.

Loans are classified as amortized cost. Loans under syndication or channeling are stated at the principal amount equal to the risk portion assumed by the Bank and its subsidiaries.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Restructured loans are stated at the lower of carrying value on the date of restructuring or value of the future cash receipts after the restructuring. Losses resulting from the difference between the carrying value on the date of restructuring the present value of future cash receipts after the restructuring is recognized in the consolidated statement of profit or loss and other comprehensive income. After the restructuring, all future cash receipts specified by the new terms are recorded as a return of principal loans and interest income in accordance with the terms of the restructuring.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan antara Bank dan entitas anak dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Loans are written off when there is no realistic prospect of collection or when the Bank and its subsidiaries relationship with the borrowers has ended. Loans that cannot be repaid are written-off by debiting the allowance for impairment losses.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

l. Pembiayaan dan piutang syariah

Pembiayaan dan piutang berdasarkan prinsip syariah adalah penyediaan uang atau tagihan yang dapat disamakan dengan itu, yang timbul dari transaksi berdasarkan prinsip jual beli dan bagi hasil antara Bank dan entitas anak dengan pihak lain selama jangka waktu tertentu.

l. Sharia financing and receivables

Sharia financing and receivables is receivables from providing funds or other similar form of receivables arising from transactions carried out based on sale or purchase arrangements and profit sharing between Bank and its subsidiaries and other parties for a certain period of time.

Piutang tersebut meliputi piutang murabahah, piutang istishna dan qardh, untuk pembiayaan meliputi pembiayaan mudharabah dan pembiayaan musyarakah.

Such receivables consist of receivables arising from murabahah transactions, istishna transactions and qardh transactions, for financing consist of mudharabah financing and musyarakah financing.

Murabahah adalah akad jual beli antara nasabah dengan Bank dan entitas anak, dimana Bank dan entitas anak membiayai kebutuhan investasi dan modal kerja nasabah yang dijual dengan harga pokok ditambah dengan keuntungan yang diketahui dan disepakati bersama. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Murabahah is a sale or purchase contract between the customer and Bank and its subsidiaries, whereby Bank and its subsidiaries finances the investment and working capital needs of the customer sold with a principal price plus a certain margin that is mutually informed and agreed upon. Repayment on this financing is made in installments within a specified period.

Piutang murabahah pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Murabahah receivables initially measured at fair value plus directly attributable transaction cost and is an additional cost to obtain the respective financial assets, and after the initial recognition murabahah receivables are measured at amortized cost using the effective margin method less any allowance for impairment losses.

Mudharabah merupakan pembiayaan kerja sama antara Bank dan entitas anak sebagai pemilik dana (shahibul maal) dengan nasabah sebagai pelaksana usaha (mudharib) selama jangka waktu tertentu. Pembagian hasil keuntungan dari proyek atau

Mudharabah represents scheme financing between Bank and its subsidiaries as the owner of the fund (shahibul maal) and the customer as the business executor (mudharib), during a certain period. Distribution of profit sharing on a project or other

usaha tersebut ditentukan sesuai dengan nisbah (*pre-determined ratio*) yang telah disepakati bersama. Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan mudharabah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pembiayaan yang ada.

business activity is determined in accordance with the mutually agreed nisbah (pre-determined ratio). At consolidated statements of financial position date, mudharabah financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review on the financing quality.

Musyarakah adalah akad kerja sama yang terjadi diantara para pemilik modal (mitra musyarakah) untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan nisbah pembagian hasil sesuai dengan kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai dengan kontribusi modal.

Musyarakah is a partnership contract among fund owners (musyarakah partners) to contribute funds and conduct business on a joint basis through partnership with nisbah profit sharing based on a predetermined ratio, while loss is shouldered proportionally based on the capital contribution.

Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan musyarakah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pembiayaan yang ada.

At consolidated statement of financial position date, musyarakah financing is stated at the outstanding balance of the financing less allowance for impairment losses based on the management's review on the financing quality.

Istishna adalah akad penjualan antara *al-mustashni* (pembeli) dan *al-shani* (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan *al-mashnu* (barang pesanan) sesuai spesifikasi yang diisyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Istishna is a purchase agreement between an al-mustashni (buyer) and an al-shani (manufacturer also acting as the seller). Based on the contract, the buyer orders the manufacturer to make or to supply al-mashnu (goods ordered) according to the specifications required by the buyer and to sell them at an agreed price.

Piutang istishna disajikan sebesar tagihan termin kepada pembeli akhir dikurangi cadangan kerugian penurunan nilai. Margin istishna yang ditangguhkan disajikan sebagai pos lawan piutang istishna.

Istishna receivables are presented based on the outstanding billings to the final buyer less allowance for impairment losses. Deferred istishna margin is present as contra account of istishna receivable.

Qardh adalah penyediaan dana atau tagihan yang dapat dipersamakan dengan itu berdasarkan persetujuan atau kesepakatan antara peminjam dan pihak yang meminjamkan yang mewajibkan peminjam melunasi hutangnya setelah jangka waktu tertentu. Pinjaman Qardh dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pinjaman yang ada.

Qardh is the provision of funds or equivalent claims based on agreement between the borrower and the lender that requires the borrower to repay the debts after a certain period of time. Qardh are stated at outstanding balance less allowance for impairment losses based on the management's review on the financing quality.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2d for the accounting policies of financial assets and liabilities.

m. Identifikasi dan pengukuran penurunan nilai atas aset keuangan

Bank dan entitas anak mengakui penyisihan kerugian kredit ekskpektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

m. Identification and measurement of impairment for financial assets

The Bank and its subsidiaries recognize the allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

Bank dan entitas anak mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

i. Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
ii. Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank dan entitas anak menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Pengukuran kerugian kredit ekspektasian
Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

i. aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank dan entitas anak sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak);
ii. aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
iii. komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak;
iv. kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Aset keuangan yang direstrukturisasi
Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

There is no allowance for expected credit losses on investment in equity instruments.

The Bank and its subsidiaries measure the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured according to 12 months expected credit losses:

i. Debt instruments that have low credit risk at the reporting date; and
ii. Other financial instruments for which credit risk has not increased significantly since initial recognition.

The Bank and its subsidiaries consider debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

The 12-month expected credit loss is part of the expected credit loss throughout its lifetime that represents an expected credit loss arising from a default on financial instruments that might occur within 12 months after reporting date.

Measurement of expected credit losses
Expected credit loss is an estimate of the weighted probability of a credit loss measured as follows:

i. financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank and its subsidiaries in accordance with the contract and the cash flows expected to be received by the Bank and its subsidiaries);
ii. financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;
iii. for undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank and its subsidiaries;
iv. for financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.

Restructured financial assets
If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

i. Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada;
ii. Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

i. If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets;
ii. If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.

Aset keuangan yang memburuk
Pada setiap tanggal pelaporan, Bank dan entitas anak menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti objektif bahwa aset keuangan mengalami penurunan nilai meliputi wanprestasi atau tunggakan pembayaran oleh debitur, restrukturisasi kredit atau tagihan oleh Bank dan entitas anak dengan persyaratan yang tidak mungkin diberikan jika debitur tidak mengalami kesulitan keuangan, indikasi bahwa debitur atau penerbit akan dinyatakan pailit, hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan, atau data yang dapat diobservasi lainnya yang terkait dengan kelompok aset keuangan seperti memburuknya status pembayaran debitur atau penerbit dalam kelompok tersebut, atau kondisi ekonomi yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Credit-impaired financial assets
At each reporting date, the Bank and its subsidiaries assesses whether the financial assets recorded at amortized cost and the financial assets of debt instruments which are recorded at fair value through other comprehensive income are credit impaired (worsening). Financial assets deteriorate when one or more events that have an adverse effect on the estimated future cash flows of the financial assets have occurred.

Objective evidence that financial assets are impaired can include default or payment arrears by a borrower, restructuring of a loan or receivable by the Bank and its subsidiaries on terms that the Bank and its subsidiaries would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security due to financial difficulties, or other observable data relating to a Bank and its subsidiaries of assets such as adverse changes in the payment status of borrowers or issuers in the Bank and its subsidiaries, or economic conditions that correlate with defaults in the Bank and its subsidiaries.

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk
Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Purchased or originated credit impaired financial assets – POCI
Financial assets are ategorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan konsolidasian

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan konsolidasian sebagai berikut:

i. Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
ii. Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
iii. Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan konsolidasian karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Presentation of allowance for expected credit losses in the consolidated statements of financial position

Allowance for expected credit losses is presented in the consolidated statement of financial positions as follows:

i. Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;
ii. Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;
iii. Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the consolidated statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan

Ketika kredit yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

Bank dan entitas anak menggunakan nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan;
2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan suku bunga efektif awal dari aset keuangan tersebut. Jika kredit yang diberikan atau surat-surat berharga dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif terkini.

Recoveries of written-off financial assets

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

The Bank and its subsidiaries use the fair value of collateral as the basis for the future cash flow if one of the following conditions is met:

1. Loans are collateral dependent, i.e, if the source of loans repayment is only from collateral;
2. Foreclosure of collateral is most likely to occur and supported by legally binding collateral agreement.

Impairment losses on financial assets carried at amortized cost are measured as the difference between the carrying amount of the financial assets and present value of estimated future cash flows discounted at the financial assets original effective interest rate. If loans or held-to-maturity marketable securities have variable interest rate, the discount rate used to measure loss on impairment is the current effective interest rate.

Sebagai panduan praktis, Bank dan entitas anak dapat mengukur penurunan nilai berdasarkan nilai wajar instrumen dengan menggunakan harga pasar yang dapat diobservasi, dimana perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan (*collateralized financial asset*) mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

As a practical guidance, the Bank and its subsidiaries can measure the impairment based on the instrument's fair value by using observable market price, where the calculation of present value of estimated future cash flows on collateralized financial assets reflects the generated cash flow from the foreclosure of collateral net of costs to acquire and sell the collateral, regardless whether such acquisition occurs or not.

Kerugian penurunan nilai yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan dicatat pada akun "Cadangan kerugian penurunan nilai" sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Impairment losses are recognized in the consolidated statement of profit or loss and other comprehensive income and reflected in an "Allowance for impairment losses" account as a deduction from financial assets carried at amortized cost.

Pendapatan bunga atas aset keuangan yang mengalami penurunan nilai tetap diakui atas dasar suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam pengukuran kerugian penurunan nilai.

Interest income on the impaired financial assets continues to be recognized using the rate of interest used to discount the future cash flow for the purpose of measuring the impairment loss.

Ketika peristiwa yang terjadi setelah tanggal laporan posisi keuangan konsolidasian menyebabkan jumlah kerugian penurunan nilai berkurang, kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dan pemulihan tersebut diakui dalam laba rugi pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

When subsequent event causes the amount of impairment loss to decrease, the impairment loss is reversed through profit or loss in the consolidated statements of profit or loss and other comprehensive income.

Untuk aset keuangan yang tersedia untuk dijual, pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar investasi dalam instrumen ekuitas dibawah biaya perolehannya merupakan bukti objektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Kerugian penurunan nilai atas efek-efek yang tersedia untuk dijual diakui dengan mengeluarkan kerugian kumulatif yang telah diakui secara langsung dalam ekuitas ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

For financial assets classified as available for sale, Bank and its subsidiaries assess on each consolidated statement of financial position reporting date whether there is objective evidence that a financial asset or a Bank and its subsidiaries of financial assets is impaired. In the case of equity instruments, a significant or prolonged decline in the fair value of the equity instruments below its cost is an objective evidence of impairment resulting in the recognition of an impairment loss. Impairment losses on available for sale marketable securities are recognized by transferring the cumulative loss that has been recognized directly in equity to the consolidated statement of profit or loss and other comprehensive income.

Jumlah kerugian kumulatif yang dikeluarkan dari ekuitas dan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian merupakan selisih antara biaya perolehan (setelah dikurangi dengan nilai pelunasan pokok dan amortisasi) dengan nilai wajar kini, dikurangi kerugian penurunan nilai aset keuangan yang sebelumnya telah diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

The cumulative loss that has been removed from equity and recognized in the consolidated statement of profit or loss and other comprehensive income is the difference between the acquisition cost (net of any principal repayment and amortization) and the current fair value, less any impairment loss previously recognized in the consolidated statement of profit or loss and other comprehensive income.

Kerugian penurunan nilai yang diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian atas investasi instrumen ekuitas yang diklasifikasikan sebagai instrumen ekuitas yang tersedia untuk dijual tidak boleh dipulihkan melalui pembalikan atas penurunan nilai sebelumnya pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan.

Impairment losses recognized in the consolidated statement of profit or loss and other comprehensive income on available for sale equity instruments should not be recovered through a reversal of a previously recognized impairment loss in the current year consolidated statement of profit or loss and other comprehensive income.

Jika pada periode berikutnya, nilai wajar surat-surat berharga yang diklasifikasikan dalam kelompok tersedia untuk dijual yang mengalami penurunan nilai meningkat dan peningkatan tersebut dapat secara objektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian, maka kerugian penurunan nilai tersebut harus dipulihkan dan pemulihan tersebut diakui pada tahun terjadinya.

If in a subsequent period, the fair value of an impaired available-for-sale marketable securities increased and the increase can be objectively related to an event occurring after the impairment loss was recognized in the consolidated statement of profit or loss and other comprehensive income, the impairment loss is reversed, with the amount of reversal recognized in the year it occurred.

Jika persyaratan kredit yang diberikan, piutang atau surat-surat berharga yang dimiliki hingga jatuh tempo dinegosiasi ulang atau dimodifikasi karena debitur atau penerbit mengalami kesulitan keuangan, maka penurunan nilai diukur dengan suku bunga efektif awal yang digunakan sebelum persyaratan diubah.

If the term on loans receivable or held-to-maturity marketable securities are renegotiated or modified since the debtor or issuer has financial difficulties, the impairment is measured with the original effective interest rate used before the modification of terms.

Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan.

If in the next period, the amount of allowance for impairment losses is decreased and the decreased can be objectively related to an event that occurred after the recognition of the impairment losses (i.e. upgrade of debtor's or issuer's collectibility credit rating), the impairment losses that was previously recognized has to be reversed, by adjusting the allowance account. The reversal amount of financial assets is recognized in the current year consolidated statement of profit or loss and other comprehensive income.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya.

The recoveries of written-off financial assets are recorded as other operating income.

Sehubungan dengan kepatuhan terhadap Otoritas Jasa Keuangan (OJK), Bank dan entitas anak terkecuali Bank Jabar Banten Syariah menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No.40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum". Bank Jabar Banten Syariah menerapkan (POJK) No.2/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah".

In compliance with Financial Services Authority (OJK), Bank and its subsidiaries other Bank Jabar Banten Syariah implements Regulation of the Financial Services Authority (POJK) No.40/POJK.03/2019 dated December 19, 2019 on "Assessment of Commercial Bank's Asset Quality". Bank Jabar Banten Syariah implements Financial Services Authority (POJK) regulations No 2 /POJK.03/2022 dated January 31, 2022 on "Assessment of Commercial Bank's Asset Quality".

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Bank Indonesia (PBI) adalah sebagai berikut:

a. 1% dari aktiva produktif yang digolongkan Lancar, di luar penempatan pada Bank Indonesia, Obligasi Pemerintah, instrumen hutang lain yang diterbitkan oleh Pemerintah Republik Indonesia dan aktiva produktif yang dijamin dengan agunan tunai;

The minimum allowance to be provided in accordance with Bank Indonesia Regulation (PBI) is as follows:

a. 1% of earning assets classified as Current, excluding placements with Bank Indonesia, Government Bonds, other debt instruments issued by the Government of the Republic of Indonesia and earning assets secured by cash collateral;

b. 5% dari aktiva produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi agunan;
c. 15% dari aktiva produktif yang digolongkan Kurang Lancar setelah dikurangi agunan;
d. 50% dari aktiva produktif yang digolongkan Diragukan setelah dikurangi agunan; dan
e. 100% dari aktiva produktif yang digolongkan Macet setelah dikurangi agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Bank Indonesia (PBI).

b. 5% of earning assets classified as Special Mention, net of deductible collateral;
c. 15% of earning assets classified as Sub-standard, net of deductible collateral;
d. 50% of earning assets classified as Doubtful, net of deductible collateral; and
e. 100% of earning assets classified as Loss, net of deductible collateral.

The criterias for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on Bank Indonesia Regulations (PBI).

n. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *letter of credit* (L/C) yang diaksep oleh bank pengaksep (*accepting bank*). Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Liabilitas akseptasi dikasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

n. Acceptance receivable and payable

Acceptance receivables and acceptance payable are Letter of Credit (L/C) transactions accepted by accepting bank Acceptance receivables are classified as financial assets measured at armotised cost. Acceptance liabilities are classified financial liabilities measured at amortised cost.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

o. Penyertaan saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non-publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Perusahaan asosiasi adalah seluruh entitas di mana Bank dan entitas anak mempunyai pengaruh signifikan, namun tidak memiliki kendali atas entitas-entitas tersebut. Dalam hal ini, Bank dan entitas anak umumnya mempunyai persentase kepemilikan 20% sampai dengan 50% hak suara. Penyertaan saham pada perusahaan asosiasi dicatat dengan metode ekuitas dan pada awalnya dicatat sebesar harga perolehan dan disesuaikan dengan bagian Bank dan entitas anak atas laba atau rugi neto perusahaan asosiasi sesuai dengan jumlah persentase kepemilikan dan dikurangi dengan penerimaan dividen sejak tanggal akuisisi.

Untuk penyertaan saham dengan persentase kepemilikan di bawah 20%. Dengan metode ini, penyertaan saham dicatat sebesar biaya perolehan dikurangi dengan cadangan kerugian penurunan nilai, dan tidak memiliki pengaruh yang signifikan. Pendapatan dividen diakui pada saat keputusan pembagian dividen diumumkan.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

o. Investment in shares

Investment in shares represent investments in non-publicly listed companies engaged in the financial services industry that not through capital market held for long term purposes.

Associated companies are all entities over which the Bank and its subsidiaries has significant influence but does not have control. Generally, the Bank and its subsidiaries' shareholding is between 20% and 50% of the voting rights. Investment in associates is recorded for under the equity method and are initially recognized at cost and adjusted for the Bank and its subsidiaries' share in net profit or loss of the associated companies less dividends received after the acquisition date.

Investments in shares with an ownership interest below 20%. Under this method, investments in shares are carried at cost less allowance for impairment losses and have no significant influence. Dividend income is recognized when the decision to distribute the dividend is declared.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

p. Aset tetap, aset hak guna dan liabilitas sewa

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Setelah pengakuan awal, aset tetap dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai.

Tanah awalnya dinyatakan sebesar biaya perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dilakukan oleh penilai yang memiliki kualifikasi profesional, dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Revaluasi akan dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dari jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan. Jika perubahan nilai wajar tidak berbeda secara signifikan, aset tersebut akan direvaluasi paling kurang setiap 3 (tiga) atau 5 (lima) tahun sekali.

Aset tetap yang diperoleh dalam pertukaran aset nonmoneter atau kombinasi aset moneter dan nonmoneter diukur dalam nilai wajar, kecuali:

(i) transaksi pertukaran tidak memiliki substansi komersial, atau
(ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus, berdasarkan taksiran masa manfaat ekonomis aset tetap yang bersangkutan, sebagai berikut:

p. Fixed assets, right-of-use assets, and lease liability

Fixed assets are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Subsequent to initial recognition, fixed assets are carried at cost less any subsequent accumulated depreciation and impairment losses.

Land is initially recognized at cost and not depreciated. Subsequent to initial recognition, land is measured at fair value at the revaluation date less any subsequent accumulated impairment losses. Valuation of land are performed by appraisers with professional qualification and is done in regular basis to ensure that the carrying amount does not differ materially from its fair value at the end of reporting period.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus of Fixed Assets" and presented in other comprehensive income. However, the increase is recognized in profit or loss, up to the amount of impairment of the same assets due to revaluation previously recognised in profit or loss. A decrease in carrying value arising as a result of a revaluation should be recognised in profit or loss.

Revaluation is carried out with fairly regular regularity to ensure that the carrying amount does not differ materially from the amount determined using the fair value at the end of the reporting period. If the changes in fair value is insignificant, the asset will be revaluated at least between 3 (three) or 5 (five) years.

Fixed assets acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:

(i) the exchange transaction lacks commercial substance, or
(ii) the fair value of neither the assets received, nor the assets given up can be measured reliably.

Depreciation of an asset starts when it is available for use and is computed using the straight-line method, based on the estimated useful lives of the assets, as follows:

	Tahun/*Years*	
Bangunan	20	*Buildings*
Kendaraan	4 - 8	*Vehicles*
Perlengkapan	4 - 8	*Office equipment*

Pada setiap akhir tahun buku, manajemen melakukan pengkajian ulang atas nilai residu, masa manfaat dan metode penyusutan dan disesuaikan secara prospektif, jika diperlukan.

At the year end, management conducts a re-assessment of the residual value, useful life and depreciation method and adjusted prospectively, if needed.

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomis masa depan yang diekspektasikan dari penggunaan maupun pelepasannya.

The carrying amount of an item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan tersebut dimasukkan ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun penghentian pengakuan tersebut dilakukan.

Any gain or loss arising from the derecognition of the asset is directly included in the consolidated statement of profit or loss and other comprehensive income when the item is derecognized.

Beban pemeliharaan dan perbaikan dibebankan pada operasi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

Repairs and maintenance is charged to the profit or loss as incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related fixed assets when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

Aset hak guna dan liabilitas sewa
PSAK 73 memperkenalkan model akuntansi penyewa tunggal dan mensyaratkan penyewa untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dan aset dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak-guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa. PSAK 73 secara substansial masih menggunakan persyaratan akuntansi atas pesewa (*lessor*) sesuai PSAK 30 "Sewa". Oleh karena itu, penyewa masih akan menggunakan klasifikasi sewa dalam sewa operasi atau pembiayaan, dan perlakuan atas kedua tipe sewa tersebut.

Right-of-use assets and lease liabilities
SFAS 73 introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with the exemptions of short-term leases and the underlying asset is of low value. A lessee is required to recognize a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. SFAS 73 substantially carries forward the lessor accounting requirements in SFAS 30 "Leases". Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for those two types of leases differently.

Dampak penerapan PSAK 73 adalah Bank dan entitas anak sebagai penyewa atas kontrak sewa properti dan kendaraan. Bank dan entitas anak telah memilih *simplified approach* dalam melakukan transisi dan tidak melakukan penyajian kembali untuk informasi komparatif. Dengan demikian, informasi komparatif tetap dilaporkan sesuai dengan PSAK 30, "Sewa".

The impact of SFAS 73 at the Bank and its subsidiaries is where the Bank and its subsidiaries is a lessee in property and vehicle lease contracts. The Bank and its subsidiaries has elected the simplified approach of transition and did not restate comparative information. Therefore, the comparative information continues to be reported under SFAS 30, "Leases".

Kebijakan sewa
Bank dan entitas anak mengakui liabilitas sewa, sebagai pembayaran sewa yang tersisa termasuk atas opsi perpanjangan dimana perpanjangan hampir dapat dipastikan, didiskontokan

Leases policy
The Bank and its subsidiaries recognised a lease liability, being the remaining lease payments including extensions options where renewal is reasonably certain, discounted using the

menggunakan tingkat bunga pinjaman inkremental pada tanggal penerapan awal. Sedangkan aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

incremental borrowing rate at the date of initial application. Meanwhile, rights of use assets include the amount of lease liabilities recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease, less rental incentives received. Rights of use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

Beban keuangan dicatat dalam laporan laba rugi konsolidasian. Aset sewa (disajikan sebagai bagian aset tetap) disusutkan selama jangka waktu yang lebih pendek antara umur manfaat aset sewa dan periode masa sewa, jika tidak ada kepastian yang memadai bahwa Bank dan entias anak akan mendapatkan hak kepemilikan pada akhir masa sewa.

Finance expense is recorded in the statement of income consolidated. Leased assets (presented under fixed assets) are depreciated over the shorter of the estimated useful life of the assets and the lease term, if there is no reasonable certainty that Bank and its subsidiaries will obtain ownership by the end of the lease term.

Aset dalam penyelesaian
Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Construction in progress
Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of construction in progress. The accumulated costs will be reclassified to the appropriate "Premises and Equipment" account when the construction is completed and available for intended use. Construction in progress are not depreciated as these are not yet available for use.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha ("HGU"), Hak Guna Bangunan ("HGB") dan Hak Pakai ("HP") ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

The legal cost of land rights in the form of Business Usage Rights ("Hak Guna Usaha" or "HGU"), Building Usage Right ("Hak Guna Bangunan" or "HGB") and Usage Rights ("Hak Pakai" or "HP") when the land was initially acquired are recognized as part of the cost of the land under the "Fixed Assets". The extension or the legal renewal costs of land rights were recognized as intangible assets and were amortized over the shorter of the rights' legal life or land's economic life.

q. Penurunan nilai aset non-keuangan

Pada setiap akhir tahun periode pelaporan, Bank dan entitas anak menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut, maka Bank dan entitas anak akan membuat estimasi atas jumlah terpulihkan aset tersebut.
Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya untuk menjual dan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain.

q. Impairment of non-financial assets

At the end of each reporting year the Bank and its subsidiaries assesses at each annual reporting period whether there is an indication that an asset may be impaired. If any such indication exists, Bank and its subsidiaries makes an estimate of the asset's recoverable amount.
The recoverable amount detemined for an individual asset is the higher of an asset's fair value or Cash Generating Unit (CGU) less costs to sell and its value in use, unless the asset does not generate cash inflows that are largely independent of those from other assets or Bank and its subsidiaries of assets.

Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dianggap mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai dari operasi yang

Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. Impairment losses of continuing operations are recognized in the consolidated

berkelanjutan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "rugi penurunan nilai".

Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 68: "Pengukuran Nilai Wajar" (Catatan 2d).

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

statement of profit or loss and other comprehensive income as "impairment losses".

In assessing the value in use, the estimated net future cash flows are discounted to the present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to SFAS 68: "Fair Value Measurements" (Note 2d).

Impairment losses of continuing operations, if any, are recognized in the consolidated statements of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.

r. Beban dibayar dimuka

Biaya dibayar dimuka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*).

r. Prepaid expenses

Prepaid expenses are amortized over the useful life using the straight-line method.

s. Aset lain-lain

Aset lain-lain terdiri dari biaya dibayar dimuka, kliring dalam penyelesaian, uang muka dan lain-lain.

Aset lain-lain disajikan sebesar nilai tercatat setelah dikurangi dengan cadangan kerugian penurunan nilai.

Pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak melakukan penelaahan terhadap nilai yang dapat diperoleh kembali atas aset non-keuangan untuk menentukan apakah terdapat indikasi penurunan nilai sebagaimana dijelaskan dalam Catatan 2q.

s. Other assets

Other assets include prepaid expenses, clearing in progress, advances and others.

Other assets are stated at the carrying amounts less allowance for impairment losses.

At the consolidated statement of financial position date, the Bank and its subsidiaries evaluate the recoverable amount of its non-financial assets to determine whether there is any indication of impairment as discussed in Note 2q.

t. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya liabilitas atau diterimanya perintah pemindahbukuan, baik dari nasabah maupun dari bank lain.

Liabilitas segera dicatat berdasarkan biaya perolehan diamortisasi dan diklasifikasikan sebagai liabilitas keuangan lainnya.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

t. Obligations due immediately

Obligations due immediately are recorded at the time the obligations occur or upon receipt of transfer orders from customers or other banks.

Obligations due immediately are stated at amortized cost and classified as other financial liabilities.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

u. Simpanan nasabah, simpanan nasabah syariah dan dana syirkah temporer

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

u. Deposits from customers, sharia deposits from customers and temporary syirkah fund

Current accounts represent customers' funds which can be used as payment instruments, that can be withdrawn by the depositors at any time through cheque, or transfers between accounts using cheque and other orders of payment or transfer. These current accounts are stated at the amount due to the current account holder.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Savings accounts represent customers' funds, which can only be withdrawn by the depositors under agreed conditions. Savings account are stated at the amount due to the account holders.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian dengan penyimpan. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities according to the deposit agreements. Time deposits are stated at the nominal amount provided in the certificates of deposits or at the amount stated in the agreement.

Giro dan tabungan wadiah merupakan giro dan tabungan wadiah *adh-dhamanah* yakni titipan dana dalam bentuk giro dan tabungan pihak lain dimana pemilik dana bisa mendapatkan pendapatan bonus. Giro wadiah dinyatakan sebesar titipan pemegang giro BJBS.

Wadiah current and saving account is a wadiah adh-dhamanah funds deposits in the form of current and saving account on which the customer may receive bonus income. Wadiah current accounts are stated at the amount due to the account holder of the deposit BJBS.

Dana syirkah temporer adalah dana yang diterima oleh BJBS. BJBS mempunyai hak untuk mengelola dan menginvestasikan dana, baik sesuai dengan kebijakan BJBS atau kebijakan pembatasan dari pemilik dana, dengan keuntungan dibagikan sesuai dengan kesepakatan. Dana syirkah temporer dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang dana syirkah temporer bank.

Temporary syirkah funds represent investment received by the BJBS. The BJBS has the right to manage and invest funds in accordance with either the BJBS' policy or restriction policy by the depositors with the agreed profit sharing. Temporary syirkah funds are stated at the nominal amount as agreed by the temporary syirkah funds holder.

Hubungan antara BJBS dan pemilik dana syirkah temporer merupakan hubungan kemitraan berdasarkan akad mudharabah.

Relationship between the BJBS and the owner of temporary syirkah funds are partnership based on mudharabah agreement.

Dana syirkah temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena BJBS tidak mempunyai liabilitas ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi BJBS.

Temporary syirkah funds can not be classified as liability because BJBS has no obligation to return the fund to the owner when BJBS has loss, unless there is negligence or default by the BJBS.

Dana syirkah temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

Temporary syirkah funds can not be classified as equity since they have maturity and the owner of the funds do not have ownership rights as common shareholders, such as voting rights and right of the profit derived from current assets and non-investment assets.

Dana syirkah temporer merupakan salah satu unsur laporan posisi keuangan konsolidasian, hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada BJBS untuk mengelola dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Temporary syirkah funds represent one of the consolidated statements of financial position accounts which is in accordance with sharia principle that provide right to the BJBS to manage fund, including to mixing of one funds with the other funds.

Pemilik dana syirkah temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana syirkah temporer dapat dilakukan dengan konsep bagi hasil atau bagi untung.

The owner of temporary syirkah funds receive profit sharing in accordance with the agreement and receive loss sharing based on proportion to the total funds. The profit sharing of temporary syirkah funds might be based on profit sharing or revenue sharing concept.

v. Simpanan dari bank lain

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan lainnya dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif, kecuali simpanan yang didasarkan pada prinsip perbankan syariah dan dana syirkah temporer yang dinyatakan sebesar kewajiban BJBS kepada nasabah. Biaya tambahan yang dapat diatribusikan secara langsung kepada perolehan simpanan nasabah, dikurangkan dari jumlah simpanan yang diterima.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk giro, tabungan, *interbank call money*, *deposit on call* dan deposito berjangka.

Di dalam simpanan dari bank lain termasuk simpanan syariah dalam bentuk giro wadiah.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif kecuali simpanan syariah yang dinyatakan sebesar nilai liabilitas Bank dan entitas anak kepada nasabah.

Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari total simpanan yang diterima.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

v. Deposits from other banks

Deposits from customers are classified as other financial liabilities and measured at amortized cost using the effective interest method, except for sharia deposits and temporary syirkah fund which are stated at the BJBS' liability to the customers. Incremental costs that can be attributed directly to the acquisition of deposits from customers are deducted from total deposits received.

Deposits from other banks represent liabilities to other banks, in the form of current accounts, savings, interbank call money, deposit on call and time deposits.

Deposits from other banks include sharia deposits in the form of wadiah current accounts.

Deposits from other banks are classified as financial liabilities and measured at amortized cost using the effective interest rate except for sharia deposits which are stated at the Bank and its subsidiaries liability amount to the customer.

Incremental costs that can be attributed directly to the acquisition of deposits from other banks are deducted from the total deposits received.

Refer to note 2d for the accounting policies of financial assets and liabilities.

w. Efek utang yang diterbitkan

Surat berharga yang diterbitkan Bank adalah obligasi. Surat berharga yang diterbitkan diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

w. Debt securities issued

Securities issued by Bank consist of bonds. The securities issued are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

x. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima oleh Bank dan entitas anak dari Bank Indonesia, pemerintah dan lembaga pembiayaan lain dengan kewajiban pembayaran berdasarkan perjanjian pinjaman.

Pinjaman yang diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

x. Borrowings

Borrowings are funds received by the Bank and its subsidiaries from Bank Indonesia, the Government and other financing institutions with payment obligation based on borrowing agreements.

Borrowings are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2d for the accounting policies of financial assets and liabilities.

y. Pendapatan bunga, beban bunga dan bagi hasil syariah

y. Interest income, interest expense and sharia profit sharing

Konvensional

Pendapatan dan beban bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Bank dan entitas anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Conventional

Interest income and expenses are recognized in the consolidated statement of profit or loss and other comprehensive income using the effective interest method.

The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the financial assets or liabilities (or, where appropriate, a shorter period) to the net carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, Bank and its subsidiaries estimates future cash flows considering all contractual terms of the financial instruments except future credit losses.

This calculation includes all commissions, provision fees and other forms received by the parties in the contract that are inseparable from the effective interest rate, transaction costs and all other premiums or discounts.

If a financial asset or group of similar financial assets has been impaired as a result of an impairment loss, the subsequent interest income is recognized based on the interest rate used to discount future cash flows in calculating the impairment loss.

Syariah

Pendapatan operasi syariah utama terdiri dari pendapatan dari transaksi murabahah dan istishna, pendapatan bagi hasil dari pembiayaan mudharabah dan musyarakah, pendapatan dari transaksi *ijarah muntahiyah bittamlik* dan pendapatan lainnya.

Pendapatan dari transaksi ijarah murabahah dan istishna diakui dengan menggunakan metode akrual. Pendapatan bagi hasil dari pembiayaan mudharabah dan musyarakah diakui dalam periode terjadinya hak bagi hasil. Beban berdasarkan prinsip syariah terdiri dari beban bagi hasil mudharabah dan beban bonus wadiah.

Pendapatan atas piutang murabahah menggunakan metode setara tingkat imbal hasil efektif (margin efektif).

Margin efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan

Sharia

The main sharia operating income consists of income from murabahah and istishna transactions, income from revenue sharing of mudharabah and musyarakah financing, income from ijarah muntahiyah bittamlik and other income.

Income from ijarah murabahah and istishna revenue sharing is recognized using the accrual method. Income from mudharabah and musyarakah financing are recognized in the period in which the revenue sharing rights occur. Expenses based on Sharia principles consist of mudharabah profit sharing expense and wadiah bonus expense.

Income from murabahah receivables using the effective rate of return method (effective margin).

Effective margin is the margin that precisely discounts the estimated future cash payments or receipts through the expected life of the

umur dari piutang murabahah. Pada saat menghitung margin efektif, BJBS mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

murabahah receivables. When calculating the effective margin, BJBS estimates the future cash flows considering all contractual terms of the financial instrument, but does not consider the loss of receivables in the future.

This calculation includes all commissions, provision fees and other forms accepted by the parties in the contract that are an inseparable part of the effective margin, transaction costs and all other premiums or discounts.

z. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pinjaman, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

z. Fees and commission

Fees and commissions directly related to lending activities, or fee and commission which relates to a specific period, is amortized over the term of the contract using the effective interest method and classified as part of interest income in the consolidated statement of profit or loss and other comprehensive income.

Fees and commissions that are not related to the lending activity or a period of time and/or associated with the service provided, are recognized as revenue at the time of the transaction and recorded under other operating income.

aa. Sewa operasi

Kontrak sewa yang tidak mengalihkan secara substansial seluruh risiko dan manfaat kepemilikan aset tetap berada ditangan perusahaan sewa-menyewa (*lessor*), maka sewa tersebut diklasifikasikan sebagai sewa operasi. Pembayaran sewa operasi dibebankan ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian menggunakan metode garis lurus selama masa sewa.

aa. Operating lease

Leases, which do not transfer substantially all the risks and rewards of ownership are retained by the lessor, are classified as operating leases. Payments made under operating leases are charged to the consolidated statement of profit or loss and other comprehensive income on a straight-line method over the period of the lease.

bb. Pajak penghasilan

Bank dan entitas anak menerapkan PSAK 46 (Revisi 2018), "Pajak Penghasilan".

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui menggunakan metode posisi keuangan untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum dikompensasikan, sepanjang besar kemungkinan perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum digunakan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

bb. Income tax

Bank and its subsidiaries adopted SFAS 46 (Revised 2018), "Income Taxes".

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized, using the statement of financial position method, for all deductible temporary differences and carry forward of unused tax losses to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences and carry forward of unused tax losses can be utilized.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal neraca dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to compensate all or part of the benefit of the deferred tax assets.

Aset dan kewajiban pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif telah diberlakukan pada tanggal laporan posisi keuangan konsolidasian.

Deferred tax assets and liabilities are measured at the tax rates that are expected to applied to the year when the asset is realized or the liability is settled based on tax laws that have been enacted or substantively enacted as of the consolidated statement financial position date.

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat/(Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense), Deferred" and included in the determination of net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

Perubahan terhadap liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan atau banding oleh Bank dan entitas anak, pada saat telah ada keputusan atas banding dan atau keberatan tersebut.

Amendment to tax obligation is recorded when an assessment letter is received or, if objected to or appealed against by the Bank and its subsidiaries, when the result of such appeal or objection is determined.

Untuk setiap entitas yang dikonsolidasi, pengaruh pajak atas perbedaan temporer dan akumulasi rugi pajak, yang masing-masing dapat berupa aset atau liabilitas, disajikan dalam jumlah neto untuk masing-masing entitas tersebut.

For each of the consolidated entity, the tax effects on temporary differences and tax loss carry forward, which can individually be either asset or liability, are shown at the applicable net amounts.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

Assets and liabilities on deferred tax and current tax can be offset if there is a legal enforceable right to offset.

cc. Imbalan kerja

Bank dan entitas anak menerapkan PSAK 24 (Revisi 2018), "Imbalan Kerja".

cc. Employee benefits

Bank and its subsidiaries apply SFAS 24 (Revised 2018), "Employee Benefit".

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Short-term employee benefits

Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

Program pensiun iuran pasti

Berdasarkan berita acara No. 0067/HCA-SKE/BA/2022 tanggal 8 Juli 2022 dilakukan pengalihan pengelolaan dana THT dari YKP Bank BJB ke DPLK Bank BJB dimana merubah program pension dari program pension manfaat pasti menjadi program pension iuran pasti.

Defined contribution plan

Based on official report No. 0067/HCA-SKE/BA/2022 dated July 8, 2022, there has been a transfer of THT fund management from YKP Bank BJB to DPLK Bank BJB, which transformed the retirement program from defined benefit plan to defined contribution plan.

Iuran kepada dana pensiun sebesar persentase tertentu gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank dan entitas anak, dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut. Pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Contribution payable to a pension fund equivalent to a certain percentage of salaries for qualified employees under the Bank and its subsidiaries' defined contribution plan is accrued and recognized as expense when services have been rendered by qualified employees. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank dan entitas anak. Imbalan kerja ditentukan berdasarkan peraturan Bank dan entitas anak dan persyaratan minimum Undang-undang No. 11 tahun 2020 tentang "Undang-undang Cipta Kerja" sejak tahun 2021, mana yang lebih tinggi.

Defined benefit plan and other long-term employee benefits

The post-employment benefits are accrued and recognized as expense when services have been rendered by qualified Bank and its subsidiaries employees. The benefits are determined based on the Bank and its subsidiaries regulations and the minimum requirements of Law No. 11 year 2020 regarding "Undang-undang Cipta Kerja" since 2021, whichever is higher.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

The post-employment benefits and other long-term employee benefits are actuarially determined using the Projected Unit Credit Method.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:
(i) Keuntungan dan kerugian aktuarial;
(ii) Imbal hasil atas aset program tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset);
(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:
(i) Actuarial gains and losses;
(ii) Return on plan assets excluding amounts that included in net interest on liabilities (assets);
(iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian periode berjalan.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current consolidated statement of profit or loss and other comprehensive income.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting period.

dd. Laba per saham dasar

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar selama tahun berjalan.

dd. Basic earnings per share

Basic earnings per share amounts are computed by dividing income for the year attributable to equity holders of the parent entity by the weighted average number of shares outstanding during the year.

ee. Transaksi dengan pihak-pihak berelasi

Dalam menjalankan usahanya, Bank dan entitas anak melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 7 (Revisi 2015) tentang "Pengungkapan Pihak-Pihak Berelasi".

Yang dimaksud dengan pihak yang berelasi adalah orang atau entitas yang berelasi dengan entitas pelapor sebagai berikut:

a) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
   1. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   2. memiliki pengaruh signifikan atas entitas pelapor; atau
   3. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b) Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   1. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lainnya);
   2. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang tersebut adalah anggotanya);
   3. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   4. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   5. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
   6. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
   7. Orang yang diidentifikasi dalam huruf (a). (1) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas); atau
   8. Entitas atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank dan entitas anak telah memenuhi Peraturan Otoritas Jasa Keuangan

ee. Transactions with related parties

In the normal course of its business, the Bank and its subsidiaries enters into transactions with related parties which are defined under SFAS 7 (Revised 2015), "Related Party Disclosures".

The meaning of a related party is a person or entity that is related to a reporting entity as follow:

a) A person or a close member of that person's family is related to a reporting entity if that person:
   1. has control or joint control over the reporting entity;
   2. has significant influence over the reporting entity; or
   3. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

b) An entity is related to the reporting entity if any of the following conditions applies:
   1. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
   2. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
   3. Both entities are joint ventures of the same third party;
   4. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   5. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity;
   6. The entity is controlled or jointly controlled by a person identified in (a);
   7. A person identified in (a). (1) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
   8. The entity or any members of a group of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.

Transactions with related parties are made on the same term and conditions as those transactions with third parties. All transaction done by Bank and its subsidiaries have complied with Financial Services Authority Regulation (POJK)

(POJK) No.42/POJK.04/2020 tentang "Transaksi Afiliasi dan Transaksi Benturan Kepentingan".

No.42/POJK.04/2020 about "Affiliated Transactions and Conflict of Interest Transactions".

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian yang relevan dan rinciannya telah disajikan dalam Catatan 43.

All material transactions and balances with related parties are disclosed in the relevant notes to the consolidated financial statements and the details have been presented in Note 43 of the financial statements.

ff. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan konsolidasian pada tanggal dividen tersebut disetujui oleh para pemegang saham.

ff. Dividends

Dividends distribution to the shareholders is recognized as a liability in the consolidated financial statements at the date when the dividend distribution is approved by the shareholders.

gg. Informasi segmen usaha

Segmen adalah bagian yang dapat dibedakan dari kelompok usaha yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar kelompok usaha, dieliminasi sebagai bagian dari proses konsolidasi.

Bank dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Bank dan entitas anak telah mengidentifikasikan dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) yang terbagi atas konvensional dan syariah, juga berdasarkan segmen geografis.

Segmen geografis meliputi penyediaan barang maupun jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

gg. Business segment information

A segment is a distinguishable component of the business unit that is engaged either in providing certain products (business segment), or in providing products within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment. They are determined before intra-group balances and transactions are eliminated as part of consolidation process.

The Bank and its subsidiaries present business segments based on a consolidated internal report which is presented to the chief operating decision maker, namely the Board of Directors.

The Bank and its subsidiaries have identified and disclosed financial information based on their main business activities (business segments) which are divided into conventional and sharia, also based on geographical segments.

A geographical segment is engaged in providing products or services within a particular economic environment with risks and different returns compared to other operating segments in other economic environments.

hh. Biaya emisi penerbitan saham

Biaya-biaya emisi yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun Tambahan Modal Disetor, sebagai bagian dari Ekuitas pada laporan posisi keuangan konsolidasian.

hh. Issuance cost on shares issued

Issuance costs related to offering of shares to the public (including pre-emptive rights issue) are deducted directly from the proceeds and presented as a deduction on Additional Paid in Capital account, as part of Equity in the consolidated statement of financial position.

ii. Modal saham
Modal saham diukur pada nilai nominal untuk semua saham yang diterbitkan.

ii. Capital stock
Capital stock is measured at par value for all shares issued.

jj. Saldo laba
Saldo laba merupakan saldo kumulatif dari hasil operasi Bank dan entitas anak, pembagian dividen, penyesuaian periode sebelumnya, efek dari perubahan kebijakan akuntansi dan penyesuaian modal lainnya.

jj. Retained earnings
Retained earnings represent the cumulative balance of the Bank and its subsidiaries results of operations, dividend distributions, prior period adjustments, effects of the changes in accounting policy and other capital adjustments.

kk. Perubahan dalam standar akuntansi
Pernyataan dan interpretasi standar akuntansi baru dan revisi yang berlaku efektif pada tahun berjalan
Berikut amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2022, dengan penerapan dini diperkenankan yaitu:

- Amendemen PSAK 22: Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual;
- Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Merugi - Biaya Memenuhi Kontrak;
- Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan;
- PSAK 69 (Penyesuaian Tahunan 2020): Agrikultur;
- PSAK 71 (Penyesuaian Tahunan 2020): Instrumen Keuangan; dan
- PSAK 73 (Penyesuaian Tahunan 2020): Sewa.

Implementasi standar-standar tersebut tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

kk. Changes in accounting standards
New and revised statements and interpretation of financial accounting standards effective in the current year
The following are amendment and improvements to standards which effective for periods beginning on or after January 1, 2022, with early adoption is permitted, are as follows:

- *Amendments PSAK 22: Business Combinations regarding Reference to Conceptual Frameworks;*
- *Amendments PSAK 57: Provisions, Contingent Liabilities, and Contingent Assets regarding Onerous Contracts – Cost of Fulfilling the Contracts;*
- *Amendments PSAK 16: Property, Plant and Equipment regarding Proceeds before Intended Use;*
- *PSAK 69 (Annual Improvement 2020): Agriculture;*
- *PSAK 71 (Annual Improvement 2020): Financial Instruments; and*
- *PSAK 73 (Annual Improvement 2020): Leases.*

The implementation of the above standards had no significant effect on the amounts reported for the current period or prior financial year.

Standar akuntansi dan interpretasi standar yang telah disahkan namun belum berlaku efektif
DSAK-IAI telah menerbitkan beberapa standar baru, amandemen dan penyesuaian atas standar, serta interpretasi atas standar namun belum berlaku efektif untuk periode yang dimulai pada 1 Januari 2022.

Amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2023, dengan penerapan dini diperkenankan yaitu:

- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi;
- Amandemen PSAK 1: Penyajian Laporan Keuangan tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang;

New accounting standard and interpretation of standard which has issued but not yet effective
DSAK-IAI has issued several new standards, amendments and improvement to standards, and interpretations of the standards but not yet effective for the period beginning on January 1, 2022.

Amendment to standards which effective for periods beginning on or after January 1, 2023, with early adoption is permitted, are as follows:

- *Amendments SFAS 1: Presentation of Financial Statements regarding Disclosure of Accounting Policies;*
- *Amendments SFAS 1: Presentation of Financial Statements regarding Classification of Liabilities as a Current or Non Current;*

- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan tentang Definisi Estimasi Akuntansi; dan
- Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal.
- Revisi PSAK 107: Akuntansi Ijarah.

Standar baru dan amandemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- PSAK 74: Kontrak Asuransi; dan
- Amendemen PSAK 74: Kontrak Asuransi tentang Penerapan Awal PSAK 74 dan PSAK 71 – Informasi Komparatif.

Hingga tanggal laporan keuangan konsolidasian ini diotorisasi, Bank dan entitas anak masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut.

- *Amendments SFAS 25: Accounting Policies, Changes in Accounting Estimates and Errors regarding Definition of Accounting Estimates; and*
- *Amendments SFAS 46: Income Tax regarding Deferred Tax related to Assets and Liabilities arising from a Single Transaction.*
- *Revised PSAK 107: Accounting for Ijara*

New standards and amendment to standard which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- *SFAS 74: Insurance Contract; and*
- *Amendments SFAS 74: Insurance Contract regarding Initial Application of SFAS 74 and SFAS 71 – Comparative Information.*

Until the date of the consolidated financial statements is authorized, the Bank and its subsidiaries is still evaluating the potential impact of the adoption of new standards, amendments to standards and interpretations of these standards.

ll. Provisi

Provisi diakui jika Bank dan entitas anak memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) yang sebagai akibat peristiwa masa lalu, besar kemungkinannya penyelesaian liabilitas tersebut akan mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

ll. Provisions

Provisions are recognized when the Bank and its subsidiaries have a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

mm. Cadangan kerugian penurunan nilai aset non-produktif dan komitmen dan kontinjensi

Sesuai dengan POJK No.40/POJK.03/2019 tanggal 19 Desember 2019, Bank dan entitas anak tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai atas aset nonproduktif dan transaksi rekening administratif (komitmen dan kontinjensi), namun Bank dan entitas anak tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada Pernyataan Standar Akuntansi Keuangan yang berlaku.

Atas aset non-produktif, manajemen Bank dan entitas anak menentukan cadangan kerugian penurunan nilai pada nilai yang lebih rendah antara nilai tercatat dan nilai wajar setelah dikurangi biaya pelepasan.

Atas komitmen dan kontinjensi yang memiliki risiko kredit, manajemen Bank dan entitas anak menentukan cadangan kerugian penurunan nilai

mm. Allowance for impairment losses on non-earning assets and commitments and contingencies

In accordance with POJK No.40/POJK.03/2019 dated December 19, 2019, the Bank and its subsidiaries is not required to provide an allowance for impairment losses on non-earning assets and administrative account transactions (commitments and contingencies), but the Bank and its subsidiaries should still calculate the allowance for impairment losses in accordance with the Statement of Financial Accounting Standards.

For non-earning assets, the management of Bank and its subsidiaries determine the impairment losses at the lower amount between the carrying value and fair value after deducting cost of disposal.

For commitments and contingencies with credit risk, Bank and its subsidiaries' management determine the impairment losses based on the

berdasarkan selisih antara nilai tercatat dan nilai kini atas pembayaran kewajiban yang diharapkan akan terjadi (ketika pembayaran atas jaminan tersebut menjadi *probable*).

difference between the carrying amount and the present value of the payment obligations that are expected to occur (when payment under the guarantee has become probable).

nn. Peristiwa setelah periode pelaporan

Setiap peristiwa setelah akhir periode yang menyebabkan tambahan informasi mengenai posisi keuangan Bank dan entitas anak (*adjusting event*) akan disesuaikan dalam laporan keuangan konsolidasian. Peristiwa setelah akhir periode yang bukan merupakan *adjusting events*, jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan konsolidasian.

nn. Events after the reporting period

Any event after the end of the period that causes additional information regarding the financial position of the Bank and its subsidiaries (adjusting event) will be adjusted in the consolidated financial statements. Events after the end of the period which are not adjusting events, if any, will be disclosed when it has a material impact on the consolidated financial statements.

3. Pertimbangan, Estimasi dan Asumsi Akuntansi yang Signifikan

3. Significant Accounting Judgments, Estimates and Assumptions

Penyusunan laporan keuangan konsolidasian mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan.

The preparation of the consolidated financial statement requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amounts of the asset and liability affected in future periods.

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan konsolidasian:

Judgments

The following judgments are made by management in the process of applying the accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements:

Usaha yang berkelanjutan

Manajamen telah melakukan penilaian atas kemampuan Bank dan entitas anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan entitas anak memilki sumber daya untuk melanjutkan usahanya di masa mendatang.

Going concern

The management has made an assessment of the Bank and its subsidiaries' abilities to continue as a going concern and is satisfied that the Bank and its subsidiaries have the resources to continue its business for the foreseeable future.

Selain itu, aset dan liabilitas tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank dan entitas anak untuk melanjutkan usahanya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt to the Bank and its subsidiaries' abilities to continue as a going concern. Therefore, the consolidated financial statement continues to be prepared on the going concern basis.

Klasifikasi aset dan liabilitas keuangan

Manajemen menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK 71 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti diungkapkan pada Catatan 2d.

Classification of financial assets and financial liabilities

The Management determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in SFAS 71. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies disclosed in Note 2d.

Nilai wajar atas dan liabilitas keuangan
Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Aset keuangan yang tidak memiliki harga pasar
Bank dan entitas anak mengklasifikasikan aset keuangan dengan mengevaluasi, antara lain, apakah nilai tersebut dikutip atau tidak di pasar aktif. Termasuk dalam evaluasi pada apakah aset keuangan yang dikutip di pasar aktif adalah penentuan apakah harga pasar dapat segera dan secara teratur tersedia, dan apakah mereka mewakili harga aktual dan teratur terjadi transaksi pasar secara *arms-length*.

Kontinjensi
Ketika Bank dan entitas anak sedang terlibat dalam proses hukum, perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank dan entitas anak didasarkan pada analisis hasil yang potensial.

Manajemen Bank dan entitas anak tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

Estimasi dan asumsi
Asumsi dan estimasi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko untuk dapat menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Bank dan entitas anak mendasarkan asumsi dan estimasi yang digunakan pada parameter yang tersedia pada saat laporan keuangan konsolidasian disusun.

Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul di luar kendali Bank dan entitas anak. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

Fair value of financial instruments
All assets and liabilities in which fair value is measured or disclosed in the consolidated financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;*
- *Level 2: inputs other than quoted prices included in Level 1 for the assets and liabilities, which is directly or indirectly observable;*
- *Level 3: unobservable inputs for the assets and liabilities.*

Financial assets not quoted in an active market
The Bank and its subsidiaries classify financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determination on whether quoted prices are readily and regularly available, and whether those prices represent actual and regularly occurring market transactions on an arm's length basis.

Contingencies
When the Bank and its subsidiaries are currently involved in legal proceedings, the estimate of the probable cost for the resolution of claims determined in consultation with the aid of the legal counsel of the Bank and its subsidiaries based upon an analysis of potential results.

Management of the Bank and its subsidiaries does not believe that the outcome of this matter will affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.

Estimates and assumptions
The key estimates and assumptions concerning the future and other key sources of estimating uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Bank and its subsidiaries based their assumptions and estimates on parameters available when the consolidated financial statements were prepared.

Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Bank and its subsidiaries. Such changes are reflected in the assumptions when they occur.

Cadangan kerugian penurunan nilai aset keuangan
Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

Bank dan entitas anak menelaah portofolio pinjaman dan piutang setiap tahun untuk menilai penurunan nilai dengan memperbaharui provisi yang dibentuk selama periode yang diperlukan berdasarkan analisis berkelanjutan dan pemantauan terhadap rekening individual oleh petugas kredit.

Dalam menentukan apakah penurunan nilai harus dibentuk dalam laporan laba rugi komprehensif konsolidasian, Bank dan entitas anak membuat penilaian, apakah terdapat data yang dapat diobservasi yang menunjukkan bahwa terdapat penurunan yang dapat diukur dalam laporan perkiraan arus kas masa depan dari portofolio pinjaman sebelum penurunan tersebut dapat diidentifikasi secara individual dalam portofolio tersebut.

Bukti seperti ini dapat termasuk data yang dapat diobservasi yang menunjukkan bahwa telah terjadi perubahan yang merugikan pada status pembayaran kelompok debitur, atau kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok. Bank dan entitas anak menggunakan perkiraan dalam menentukan jumlah dan waktu dari arus kas masa depan ketika menentukan tingkat penyisihan yang diperlukan. Estimasi tersebut didasarkan pada asumsi mengenai sejumlah faktor dan hasil aktual yang dapat berbeda, yang mengakibatkan perubahan terhadap jumlah penyisihan di masa yang akan datang.

Penurunan nilai untuk surat berharga
Bank dan entitas anak menentukan bahwa surat berharga memiliki kriteria penurunan nilai yang sama dengan aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Umur ekonomis dari aset tetap
Bank dan entitas anak memperkirakan masa manfaat aset tetap berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap ditinjau secara berkala dan diperbarui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya

Allowance for impairment losses of financial assets
In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

The Bank and its subsidiaries reviews its loan portfolio and receivables to assess impairment on an annual basis with updating provisions made during the intervals as necessary based on the continuing analysis and monitoring of individual accounts by credit officers.

In determining whether an impairment loss should be recorded in the consolidated statements of comprehensive income, the Bank and its subsidiaries make judgments as to whether there is any observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of loans before the decrease can be identified with an individual loan in that portfolio.

This evidence may include observable data indicating that there has been an adverse change in the payment status of borrowers in a Bank and its subsidiaries, or national or local economic conditions that correlate with defaults on assets in the Bank and its subsidiaries. The Bank and its subsidiaries use estimates in the amount and timing of future cash flows when determining the level of allowance required. Such estimates are based on assumptions about a number of factors and actual results may differ, resulting to future changes in the allowance.

Impairment of marketable securities
The Bank and its subsidiaries determine that securities are impaired based on the same criteria as financial assets carried at amortized cost.

Useful lives of premises and equipment
The Bank and its subsidiaries estimate the useful lives of premises and equipment based on the period over which the assets are expected to be available for use. The estimated useful lives of premises and equipment are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or

atas penggunaan aset tersebut. Selain hal tersebut, estimasi masa manfaat dari aset tetap didasarkan pada penilaian secara kolektif dengan menggunakan praktik industri, teknik evaluasi internal dan pengalaman dengan aset serupa.

Tetap dimungkinkan, bagaimanapun, bahwa hasil masa depan dapat secara material dipengaruhi oleh perubahan estimasi yang disebabkan oleh perubahan faktor-faktor tersebut di atas.

Jumlah dan saat pencatatan biaya untuk setiap periode akan dipengaruhi oleh perubahan dari faktor dan keadaan saat pencatatan. Pengurangan taksiran masa manfaat dari aset tetap akan meningkatkan beban operasional yang diakui.

Penurunan nilai aset non-keuangan
Bank dan entitas anak mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali.

Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:
a) kinerja yang rendah secara signifikan jika dibandingkan dengan ekspektasi dari hasil operasi historis maupun proyeksi hasil operasi di masa yang akan datang;
b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank dan entitas anak mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas).

Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Pengakuan aset pajak tangguhan
Aset pajak tangguhan diakui untuk seluruh saldo rugi fiskal yang belum digunakan sejauh terdapat kemungkinan bahwa saldo rugi tersebut dapat dikompensasikan terhadap penghasilan kena pajak di masa yang akan datang. Pertimbangan manajemen yang signifikan diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan saat dan jumlah penghasilan kena pajak di masa mendatang seiring dengan strategi perencanaan pajak.

Bank dan entitas anak menelaah aset pajak tangguhan pada setiap tanggal laporan posisi keuangan konsolidasian dan mengurangi jumlah tercatat dalam hal tidak adanya lagi kemungkinan

other limits on the use of the assets. In addition, estimation of the useful lives of premises and equipment is based on collective assessment of industry practice, internal technical evaluation and experience with similar assets.

It is possible, however, that future results of operations could be materially affected by changes in estimates brought about by changes in factors mentioned above.

The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances. A reduction in the estimated useful lives of premises and equipment would increase the recorded operating expenses.

Impairment of non-financial assets
The Bank and its subsidiaries assess impairment on assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable.

The factors that which could trigger an impairment review include the following:
a) significant underperformance relative to expected historical or projected future operating results;
b) significant changes in the manner of use of the acquired assets or the strategy for overall business; and
c) significant negative industry or economic trends.

The Bank and its subsidiaries recognize an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or Cash Generating Unit's) fair value less costs to sell and its value in use.

Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash generating unit to which the asset belongs.

Recognition of deferred tax assets
Deferred tax assets are recognized for all unused tax losses and credits to the extent that it is probable that taxable income will be available against which the losses can be utilized. Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable income together with future tax planning strategies.

The Bank and its subsidiaries review their deferred tax assets at each consolidated statement of financial position date and reduce the carrying amount to the extent that it is no longer probable

bahwa penghasilan kena pajak yang cukup akan tersedia untuk mengkompensasi sebagian atau seluruh aset pajak tangguhan.

Pertimbangan signifikan diperlukan dalam menentukan provisi perpajakan
Bank dan entitas anak menentukan provisi perpajakan berdasarkan estimasi atas kemungkinan adanya tambahan beban pajak. Jika hasil akhir dari hal ini berbeda dengan jumlah yang dicatat semula, maka perbedaan tersebut akan berdampak terhadap laba/rugi.

Nilai kini atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya
Biaya atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya ditentukan dengan perhitungan aktuaris. Perhitungan aktuaris melibatkan penggunaan asumsi mengenai tingkat diskonto, tingkat pengembalian yang diharapkan dari aset, kenaikan gaji di masa depan, tingkat kematian dan tingkat kecacatan. Karena program tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

that sufficient taxable income will be available to allow all or part of the deferred tax assets to be utilized.

Significant judgement is required in determining the provision for taxes
The Bank and its subsidiaries provides for tax provision based on estimates whether the additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the profit/loss.

Present value of post employment and other long term employment benefits
The cost of post employment and other long term employment benefits is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates and disability rate. Due to the long-term nature of these plans, such estimates are subject to significant uncertainty.

4. Kas / *4. Cash*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		3,290,870		3,723,793	***Rupiah***
Mata uang asing					***Foreign currencies***
Dolar Amerika Serikat	424,211	6,604	1,434,011	20,438	*United States Dollar*
Dolar Singapura	108,000	1,252	167,215	1,765	*Singapore Dollar*
Euro Eropa	24,191	401	34,096	549	*European Euro*
Dolar Australia	32,150	339	38,565	399	*Australian Dollar*
Riyal Saudi Arabia	47,074	195	74,277	282	*Saudi Arabian Riyal*
Renminbi	85,313	191	81,213	182	*Renminbi*
Dolar Hong Kong	40,970	82	48,630	89	*Hong Kong Dollar*
Yen Jepang	271,000	32	644,000	80	*Japanese Yen*
Poundsterling Inggris	3,455	65	3,455	67	*Great Britain Poundsterling*
		9,161		23,851	
Total		**3,300,031**		**3,747,644**	***Total***

Saldo dalam mata uang Rupiah termasuk uang pada Anjungan Tunai Mandiri (ATM) sebesar Rp1.176.198 dan Rp521.486 masing-masing pada tanggal 31 Desember 2022 dan 2021.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat saldo kas yang digunakan sebagai agunan.

The Rupiah balance includes cash in ATMs (Automated Teller Machines) of Rp1,176,198 and Rp521,486 as of December 31, 2022 and 2021, respectively.

As of December 31, 2022 and 2021 there are no cash used as collateral.

5. Giro pada Bank Indonesia / *5. Current Accounts with Bank Indonesia*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		12,954,640		11,684,041	*Rupiah*
Dolar Amerika Serikat	5,007,430	77,953	15,157,430	216,031	*United States Dollar*
Total		**13,032,593**		**11,900,072**	***Total***

Dalam giro pada Bank Indonesia termasuk giro yang didasarkan pada prinsip perbankan syariah sebesar Rp529.453 dan Rp293.075 masing-masing pada tanggal 31 Desember 2022 dan 2021.

Current accounts with Bank Indonesia include current accounts based on sharia banking principles amounting to Rp529,453 and Rp293,075 as of December 31, 2022 and 2021, respectively.

Rasio Giro Wajib Minimum (GWM) pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The minimum statutory reserves ratio (GWM) as of December 31, 2022 and 2021 are as follows:

	31 Desember/ *December 31,*		
	2022	2021	
Rupiah			*Rupiah*
Utama	8.28%	9.86%	*Primary*
PLM	12.21%	11.54%	*PLM*
Dolar Amerika Serikat	4.36%	4.24%	*United States Dollar*
Syariah - Rupiah	7.50%	3.50%	*Sharia- Rupiah*

GWM Bank pada tanggal 31 Desember 2022 dan 2021 terdiri dari GWM Primer masing-masing sebesar 7,50% dan 3,00% dengan menggunakan saldo rekening giro Rupiah, dan sebesar 4,00% dan 4,00% untuk valuta asing pada Bank Indonesia. PLM (Penyangga Likuiditas Makroprudensial) sebesar 6,00% dan 6,00% dengan menggunakan Sertifikat Bank Indonesia dan obligasi pemerintah, masing-masing pada tanggal 31 Desember 2022 dan 2021.

GWM of the Bank as of December 31, 2022 and 2021 is consist of primary GWM of 7.50% and 3.00%, respectively, through current accounts with Bank Indonesia in Rupiah, and 4.00% and 4.00% for foreign currency, respectively. Macroprudential Liquidity Buffer of 6.00% and 6.00%, respectively, through Certificates of Bank Indonesia and government bonds as of December 31, 2022 and 2021, respectively.

Berdasarkan prinsip syariah pada tanggal 31 Desember 2022 dan 2021, sesuai dengan ketentuan Bank Indonesia, Bank dan entitas anak harus memenuhi persyaratan GWM dalam Rupiah masing-masing sebesar 7,50%, dan 3,00%. Untuk mata uang asing masing-masing sebesar 4,00%.

Based on Sharia principle, as of December 31, 2022 and 2021, based on the Bank Indonesia regulations, the Bank and its subsidiaries is required to maintain GWM in Rupiah of 6.20%, and 3.00%. For foreign currencies of 4.00%, respectively.

Rasio GWM pada tanggal 31 Desember 2022 dan 2021 dihitung berdasarkan Peraturan Bank Indonesia Nomor 15/15/PBI/2013 tanggal 23 Desember 2013 sebagaimana telah diubah beberapa kali dengan PBI No. 17/11/PBI/2015 tanggal 25 Juni 2015, PBI No. 17.12/PBI/2015 tanggal 25 November 2015, PBI No. 18/3/PBI/2016 tanggal 10 Maret 2016, PBI No. 18/14/PBI/2016 tanggal 18 Agustus 2016, PBI No. 19/6/PBI/2017 tanggal 17 April 2017, PBI No. 20/3/2018 tanggal 29 Maret 2018 dan Peraturan Anggota Dewan

The calculation of the GWM ratio as of December 31, 2022 and 2021 is based on Bank Indonesia regulation (PBI) 15/15/PBI/2013 dated December 23, 2013 which has been amended several times with PBI No. 17/11/PBI/2015 dated June 25, 2015, PBI No. 17.12/PBI/2015 dated November 25, 2015, PBI No. 18/3/PBI/2016 dated March 10, 2016, PBI No. 18/14/PBI/2016 dated August 18, 2016, PBI No. 19/6/PBI/2017 dated April 17, 2017, PBI No. 20/3/2018 dated March 29, 2018 and Regulations of Members of the Board of Governors (PADG)

Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018, PADG No. 20/30/PADG/2018 tanggal 30 November 2018, PADG No. 21/14/PADG/2019 tanggal 26 Juni 2019 sebagaimana telah diubah beberapa kali dengan PADG 21/27/PADG/2019 tanggal 26 Desember 2019, PADG No. 22/2/PADG/2020 tanggal 13 Maret 2020, PADG No. 22/10/PADG/2020 tanggal 30 April 2020, PADG No. 22/19/PADG/2020 tanggal 29 Juli 2020, PADG No.23/27/PADG/2021 tanggal 21 Desember 2021; PADG No.24/3/PADG/2022 tanggal 01 Maret 2022, dan terakhir kali melalui PADG No.24/08/PADG/2022 tanggal 1 Juli 2022 tentang "Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah".

20/10/PADG/2018 dated May 31, 2018, PADG No. 20/30/PADG/2018 dated November 30, 2018, PADG No. 21/14/PADG/2019 dated June 26, 2019 which has been amended several times with PADG No. 21/27/PADG/2019 dated December 26, 2019, PADG No. 22/2/PADG/2020 dated March 13, 2020, PADG No. 22/10/PADG/2020 dated April 30, 2020,PADG No. 22/19/PADG/2020 dated July 29, 2020, PADG No.23/27/PADG/2021 dated December 21, 2021; PADG No.24/3/PADG/2022 dated March 01, 2022.and latest amendment through PADG No.24/08/PADG/2022 dated July 1, 2022, regarding "Mininum Statutory Reserve Requirments in Rupiah and Foreign Currencies of Coventional Commercial Banking, Sharia Commercial Banking and Sharia Business Units".

Pada tanggal 31 Desember 2022 dan 2021, Bank juga harus memenuhi PBI No. 20/4/PBI/2018 tanggal 29 Maret 2019 sebagaimana telah diubah dengan PBI No. 21/12/PBI/2019 tanggal 25 November 2019 tentang "Perubahan atas Peraturan Bank Indonesia Nomor 20/4/PBI/2018 Tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Konvensional, Bank Umum Syariah dan Unit Usaha Syariah" yang dijelaskan melalui Peraturan Anggota Dewan Gubernur No. 21/22/PADG/2019 tanggal 28 November 2019 yang telah diubah dengan PADG No. 22/11/PADG/2020 tanggal 29 April 2020, PADG No. 22/30/PADG/2020 tanggal 5 Oktober 2020, PADG No. 23/7/PADG/2021 tanggal 26 April 2021, PADG No. 23/31/PADG/2021 tanggal 31 Desember 2021, dan perubahan terakhir PADG No.24/14/PADG/2022 tanggal 31 Oktober 2022 tentang "Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensial, Bank Umum Syariah, dan Unit Usaha Syariah".

As December 31, 2022 and 2021, the Bank must lso comply with Bank Indonesia Regulation (PBI) 20/4/PBI/2018 dated March 29, 2019 which has been amended with PBI 21/12/PBI/2019 dated November 25, 2019 regarding "Charges to Bank Indonesia Regulation No. 20/4/PBI/2018 regarding Macroprudential Intermediation Ratios and Macroprudential Liquidty Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Unit" which is explained through PADG No. 21/22/PADG/2019 dated November 28, 2019 which has been amended with PADG No. 22/11/PADG/2020 dated April 29, 2020, PADG No. 22/30/PADG/2020 dated October 5, 2020, PADG No. 23/7/PADG/2021 dated April 26, 2021, PADG No. 23/31/PADG/2021 dated December 31, 2021, and the latest amendment by PADG No.24/14/PADG/2022 dated October 31, 2022 regarding "Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Convential Commercial Banks, Sharia Commercial Bank, and Sharia Business Units"

GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. GWM Sekunder dan Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN) dan/atau excess reserve yang merupakan kelebihan saldo Rekening Giro Rupiah dari GWM Primer, GWM LFR dan Rasio Intermediasi Makroprudensial (RIM). GWM LFR dan RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika LFR dan RIM target Bank Indonesia (84%) atau jika di atas maksimum LFR dan RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 14%.

Primary Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank in Current Accounts with Bank Indonesia. Secondary Minimum Statutory Reserve and Macroprudential Liquidity Buffer are the minimum reserves that should be maintained by the Bank which comprise of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and/or excess reserve which represents the excess reserve of the Bank Current Accounts in Rupiah over the Primary Minimum Statutory Reserve, Minimum Statutory Reserve on LFR and Macroprudential Intermediation Ratio (RIM). Minimum Statutory Reserve on LFR and RIM is the additional reserve that should be maintained by the Bank in the form of Current Accounts with Bank Indonesia, if the Bank and its subsidiaries' LFR and RIM is below the minimum of LFR and RIM targeted by Bank Indonesia (84%) or if the Bank LFR and RIM is above the maximum of LFR and RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 14%.

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi ketentuan Peraturan Bank Indonesia yang berlaku tentang GWM Bank Umum.

As of December 31, 2022 and 2021, the Bank has fulfilled Bank Indonesia's prevailingregulation regarding GWM of Commercial Banks.

Pada tanggal 31 Desember 2022 dan 2021, tidak ada giro pada Bank Indonesia yang dijadikan jaminan.

As of December 31, 2022 and 2021, there are no current accounts with Bank Indonesia pledged as collateral.

6. Giro pada Bank Lain / *6. Current Accounts with other Banks*

a. Berdasarkan mata uang / *a. By currency*

	31 Desember/*December 31,* 2022		31 Desember/*December 31,* 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		325,659		308,381	*Rupiah*
Mata uang asing					*Foreign currencies*
Dolar Amerika Serikat	51,793,563	806,296	160,509,682	2,287,597	*United States Dollar*
Dolar Singapura	3,525,981	40,876	3,040,545	32,092	*Singapore Dollar*
Dolar Australia	2,660,598	28,090	2,601,308	26,915	*Australian Dollar*
Yen Jepang	167,436,376	19,726	165,873,710	20,530	*Japanese Yen*
Euro Eropa	902,483	14,965	558,022	8,991	*European Euro*
Poundsterling Inggris	309,148	5,808	262,958	5,062	*Great Britain Poundsterling*
Dolar Hong Kong	535,744	1,070	522,069	954	*Hong Kong Dollar*
Renminbi	539,211	1,205	346,590	775	*Renminbi*
		918,036		2,382,916	
Total		1,243,695		2,691,297	*Total*
Cadangan kerugian penurunan nilai		(68)		(66)	*Allowance for impairment losses*
Neto		**1,243,627**		**2,691,231**	***Net***

b. Berdasarkan hubungan / *b. Based on relationship*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pihak ketiga			*Third parties*
Rupiah	325,659	308,381	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	806,296	2,287,597	*United States Dollar*
Dolar Singapura	40,876	32,092	*Singapore Dollar*
Dolar Australia	28,090	26,915	*Australian Dollar*
Yen Jepang	19,726	20,530	*Japanese Yen*
Euro Eropa	14,965	8,991	*European Euro*
Poundsterling Inggris	5,808	5,062	*Great Britain Poundsterling*
Dolar Hong Kong	1,070	954	*Hong Kong Dollar*
Renminbi	1,205	775	*Renminbi*
	918,036	2,382,916	
Total	1,243,695	2,691,297	*Total*
Cadangan kerugian penurunan nilai	(68)	(66)	*Allowance for impairment losses*
Neto	**1,243,627**	**2,691,231**	***Net***

c. Berdasarkan bank / *c. By bank*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			*Rupiah*
Bank Pemerintah Daerah			*Regional Banks*
PT BPD Kalimatan Selatan	11,590	2,653	*PT BPD Kalimatan Selatan*
PT BPD Bali	3,738	2,916	*PT BPD Bali*
PT BPD Sulawesi Selatan dan Sulawesi Barat	3,097	1,332	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Jawa Tengah	1,318	825	*PT BPD Jawa Tengah*
PT BPD Jawa Timur Tbk	1,080	325	*PT BPD Jawa Timur Tbk*
PT BPD Banten Tbk	13	1,807	*PT BPD Banten Tbk*
PT BPD Sulawesi Utara	1	1	*PT BPD Sulawesi Utara*
PT BPD Riau Kepri	1	1	*PT BPD Riau Kepri*
PT BPD Lampung	1	1	*PT BPD Lampung*
PT BPD Sumatera Selatan dan Bangka Belitung	1	1	*PT BPD Sumatera Selatan dan Bangka Belitung*
PT BPD Kalimantan Timur	-	1	*PT BPD Kalimantan Timur*
	20,840	9,863	
Bank Umum			*Commercial Banks*
PT Bank Central Asia Tbk	270,099	219,985	*PT Bank Central Asia Tbk*
PT Bank Sahabat Sampoerna	15,780	15,219	*PT Bank Sahabat Sampoerna*
PT Bank Rakyat Indonesia (Persero) Tbk	4,389	10,183	*PT Bank Rakyat Indonesia Tbk (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	3,529	3,058	*PT Bank Mandiri (Persero) Tbk*
PT Bank Danamon Indonesia Tbk	3,232	15,708	*PT Bank Danamon Indonesia Tbk*
PT Bank Negara Indonesia (Persero) Tbk	3,225	5,133	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank OCBC NISP Tbk	2,086	2,045	*PT Bank OCBC NISP Tbk*
PT Bank CIMB Niaga Tbk	1,898	16,706	*PT Bank CIMB Niaga Tbk*
PT Standard Chartered Bank Indonesia	434	322	*PT Standard Chartered Bank Indonesia*
PT Bank Oke Indonesia	129	6	*PT Bank Oke Indonesia*
PT Bank KEB Hana Indonesia	14	14	*PT Bank KEB Hana Indonesia*
PT Bank Maybank Indonesia Tbk	2	-	*PT Bank Maybank Indonesia Tbk*
PT Bank Woori Saudara Indonesia 1906 Tbk	1	1	*PT Bank Woori Saudara Indonesia 1906 Tbk*
PT Bank Syariah Indonesia Tbk	1	1	*PT Bank Syariah Indonesia Tbk*
PT Bank Mega Tbk	-	10,151	*PT Bank Mega Tbk*
	304,819	502,633	
	325,659	512,496	

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Mata uang asing			*Foreign currencies*
Citibank, N.A	293,891	940,000	*Citibank, N.A*
PT Bank Central Asia Tbk	195,367	177,446	*PT Bank Central Asia Tbk*
PT Bank Negara Indonesia (Persero) Tbk	183,642	351,414	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	151,049	186,093	*PT Bank Mandiri (Persero) Tbk*
Standard Chartered Bank	46,938	40,625	*Standard Chartered Bank*
Overseas-Chinese Banking Corporation, Ltd	40,876	32,092	*Overseas-Chinese Banking Corporation, Ltd*
Kookmin Bank Industrial and Commercial	4,799	255	*Kookmin Bank Industrial and Commercial*
Bank ICBC Indonesia	1,205	-	*Bank ICBC Indonesia*
PT Bank Rakyat Indonesia (Persero) Tbk	201	627,235	*PT Bank Rakyat Indonesia Tbk (Persero) Tbk*
Australia and New Zealand Bank	-	26,915	*Australia and New Zealand Bank*
Bank of China, Ltd	-	775	*Bank of China, Ltd*
Indover Bank, Amsterdam	68	66	*Indover Bank, Amsterdam*
	918,036	2,382,916	
ɔtal	1,243,695	2,691,297	*Total*
ɑdangan kerugian penurunan nilai	(68)	(66)	*Allowance for impairment losses*
ɛto	**1,243,627**	**2,691,231**	***Net***

d. Tingkat suku bunga rata-rata per tahun

d. Average interest rates per annum

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah			
Mata uang asing	1.20%	1.18%	*Rupiah*
	0.00%	0.05%	*Foreign currencies*

e. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

e. Movement in the gross carrying amount
The movements in the gross carrying amount are as follows:

	31 Desember/*December 31,* 2022					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	2,691,297	-	-	-	2,691,297	***Initial gross carrying amount***
Aset baru	17,278	-	-	-	17,278	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,549,430)	-	-	-	(1,549,430)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	12,825	-	-	-	12,825	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	71,725	-	-	-	71,725	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**1,243,695**	-	-	-	**1,243,695**	***Ending gross carrying amount***

	31 Desember/*December 31,* 2021					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	881,541	-	-	-	881,541	***Initial gross carrying amount***
Aset baru	627,238	-	-	-	627,238	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(20)	-	-	-	(20)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	1,178,707	-	-	-	1,178,707	*Remeasurement*
Penghapusbukuan						*Write off*
Valuta asing dan perubahan lain	3,831	-	-	-	3,831	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**2,691,297**	-	-	-	**2,691,297**	***Ending gross carrying amount***

f. Perubahan cadangan kerugian penurunan nilai

Cadangan kerugian penurunan nilai dibentuk terhadap saldo giro pada bank lain yang memiliki kolektibilitas macet yaitu giro pada Indover Bank, Amsterdam.

f. Movements in the allowance for impairment losses

Allowance for impairment losses is provided for balance of current account with other bank with collectibility loss which is to Indover Bank, Amsterdam.

	31 Desember/*December 31,* 2022					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**66**	-	-	-	**66**	***Initial balance***
Aset Baru						*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	-	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	2	-	-	-	2	*Foreign exchange and other movement*
Ending balance	**68**	-	-	-	**68**	***Ending balance***

	31 Desember/*December 31,* 2021					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ Sharia**	**Total**	
Saldo awal	**71**	-	-	-	71	***Initial balance***
Aset Baru	-	-	-	-	-	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	-	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	(5)	-	-	-	(5)	*Foreign exchange and other movement*
Ending balance	**66**	-	-	-	**66**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46.

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 46.

g. Berdasarkan kolektibilitas

Kolektibilitas giro pada bank lain adalah sebagai berikut:

g. By collectibility

The collectibility of current accounts with other banks are as follows:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Lancar	1,243,627	2,691,231	*Current*
Macet	68	66	*Loss*
Total	1,243,695	2,691,297	*Total*
Cadangan kerugian penurunan nilai	(68)	(66)	*Allowance for impairment losses*
Neto	**1,243,627**	**2,691,231**	***Net***

h. Giro pada bank lain yang digunakan sebagai agunan

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

h. Current account with other banks pledged as collateral

As of December 31, 2022 and 2021 there are no current accounts with other banks which are used as collateral.

7. Penempatan pada Bank Indonesia dan Bank Lain

7. Placements with Bank Indonesia and Other Banks

a. Berdasarkan jenis, hubungan dan mata uang

a. Based on type, relationship and currency

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Deposit Facility					*Deposit Facility*
Bank Indonesia		4,999,341		6,299,038	*Bank Indonesia*
Bank Indonesia Syariah		390,000		590,000	*Bank Indonesia Syariah*
Call Money		1,000,000		220,000	*Call Money*
Deposito berjangka		762,450		4,027,694	*Time Deposits*
Tabungan		5,016		6,992	*Savings*
		7,156,807		11,143,724	
Dollar Amerika Serikat					***United States Dollar***
Term Deposit		-		285,050	*Term Deposit*
		-		285,050	
Cadangan kerugian penurunan nilai		(2,133)		(2,268)	*Allowance for impairment losses*
Neto		**7,154,674**		**11,426,506**	***Net***

b. Berdasarkan sisa umur hingga jatuh tempo

b. By remaining period until maturity

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
< 1 bulan	7,060,682	10,921,152	*< 1 month*
> 1 bulan < 3 bulan	40,725	507,622	*> 1 month < 3 months*
>1 bulan ≤ 3 bulan	55,400	-	*>1 bulan ≤ 3 bulan*
Total	7,156,807	11,428,774	*Total*
Cadangan kerugian penurunan nilai	(2,134)	(2,268)	*Allowance for impairment losses*
Neto	**7,154,673**	**11,426,506**	***Net***

c. Berdasarkan jenis dan nama bank

c. By type and counterparty bank

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			***Rup***
Bank Indonesia			*Bank Indonesi*
Deposit Facility	4,999,341	6,299,038	*Deposit Facility*
Deposit Facility - Syariah	390,000	590,000	*Deposit Facility - Sharia*
	5,389,341	6,889,038	
Call Money			*Call Mone*
PT Bank Capital Indonesia Tbk	320,000	220,000	*PT Bank Capital Indonesia Tbk*
PT BPD Sulawesi Tenggara	225,000	-	*PT BPD Sulawesi Tenggara*
PT Bank Sahabat Sampoerna	100,000	-	*PT Bank Sahabat Sampoerna*
PT BPD Bengkulu	75,000	-	*PT BPD Bengkulu*
PT BPD Aceh	50,000	-	*PT BPD Aceh*
PT BPD Lampung	50,000	-	*PT BPD Lampung*
PT Bank Nationalnobu Tbk	50,000	-	*PT Bank Nationalnobu Tbk*
PT BPD Nusa Tenggara Timur	50,000	-	*PT BPD Nusa Tenggara Timur*
PT Bank Ina Perdana Tbk	30,000	-	*PT Bank Ina Perdana Tbk*
PT BPD Kalimantan Tengah	25,000	-	*PT BPD Kalimantan Tengah*
PT BPD Maluku	25,000	-	*PT BPD Maluku*
	1,000,000	220,000	
Deposito berjangka			*Time deposit*
PT BPD Kalimantan Barat	194,650	145,000	*PT BPD Kalimantan Barat*
PT Bank Tabungan Negara (Persero) Tbk	89,050	81,350	*PT Bank Tabungan Negara (Persero) Tbk*
PT BPD Sulawesi Selatan dan Sulawesi Barat	51,050	240,500	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Sulawesi Utara Gorontalo	35,050	115,000	*PT BPD Sulawesi Utara Gorontalo*
PT Bank Nationalnobu Tbk	28,650	186,000	*PT Bank Nationalnobu Tbk*
PT Bank Raya Indonesia Tbk	27,000	30,000	*PT Bank Raya Indonesia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	26,000	50,100	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Capital Indonesia Tbk	25,800	125,500	*PT Bank Capital Indonesia Tbk*
PT BPD Kalimantan Tengah	25,400	150,000	*PT BPD Kalimantan Tengah*
PT BPD Sulawesi Tenggara	25,000	209,500	*PT BPD Sulawesi Tenggara*
PT BPD Sulawesi Tengah	24,800	69,000	*PT BPD Sulawesi Tengah*
PT Bank Nagari	24,650	-	*PT Bank Nagari*
PT Bank DKI	24,150	126,800	*PT Bank DKI*
PT BPD Lampung	23,650	129,000	*PT BPD Lampung*
PT Bank Mega Tbk	22,650	35,200	*PT Bank Mega Tbk.*
PT BPD Sumatra Selatan & Bangka Belitung	16,500	80,000	*PT BPD Sumatra Selatan & Bangka Belitung*
PT BPD Sumatera Barat	15,400	213,000	*PT BPD Sumatera Barat*
PT Bank Victoria International	15,400	25,000	*PT Bank Victoria International*
PT BPD Bali	12,650	220,500	*PT BPD Bali*
PT Bank KB Bukopin Tbk	12,650	5,000	*PT Bank KB Bukopin Tbk*
PT Bank Sahabat Sampoerna	10,000	45,000	*PT Bank Sahabat Sampoerna*
PT BPD Jambi	6,000	202,500	*PT BPD Jambi*
PT BPD Riau Kepri	5,400	216,000	*PT BPD Riau Kepri*
PT BPD Maluku	5,400	170,000	*PT BPD Maluku*
PT BPD Jawa Timur Tbk	5,000	10,000	*PT BPD Jawa Timur Tbk*
PT BPD Jawa Tengah	5,000	1,400	*PT BPD Jawa Tengah*
PT BPR Kertaraharja Soreang	4,000	4,000	*PT BPR Kertaraharja Soreang*
PT BPR Wibawa Mukti	500	500	*PT BPR Wibawa Mukti*
PT BPR Karawang Jabar (Perseroda)	500	500	*PT BPR Karawang Jabar (Perseroda)*
PT BPR Lexi Pratama Mandiri	500	-	*PT BPR Lexi Pratama Mandiri*
PT Bank Mayapada International Tbk	-	393,000	*PT Bank Mayapada International Tbk*
PT BPD Nusa Tenggara Timur	-	172,500	*PT BPD Nusa Tenggara Timur*
PT Bank Mandiri Taspen	-	161,000	*PT Bank Mandiri Taspen*
PT Bank ICBC Indonesia	-	71,000	*PT Bank ICBC Indonesia*
PT BPD Bengkulu	-	70,000	*PT BPD Bengkulu*
PT Bank Mega Syariah	-	60,000	*PT Bank Mega Syariah*
PT BPD Kalimantan Timur dan Kalimantan Utara	-	40,000	*PT BPD Kalimantan Timur dan Kalimantan Utara*
PT Bank Sinarmas Tbk	-	30,000	*PT Bank Sinarmas Tbk*
PT BPD Sumatera Utara	-	30,000	*PT BPD Sumatera Utara*
PT Bank Negara Indonesia (Persero) Tbk	-	27,000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mayora	-	25,000	*PT Bank Mayora*
Pemerintah Provinsi Jawa Barat	-	6,000	*Pemerintah Provinsi Jawa Barat*
Dewan Komisioner OJK PT BPRKU Jabar	-	6,000	*Dewan Komisioner OJK PT BPRKU Jabar*
PT Bank OCBC NISP Tbk	-	4,000	*PT Bank OCBC NISP Tbk*
PT Bank Oke Indonesia Tbk	-	844	*PT Bank Oke Indonesia Tbk*
	762,450	4,027,694	

	December 31, 2022	*December 31,* 2021	
Rupiah			***Rupiah***
Tabungan			*Savings*
PT Bank Rakyat Indonesia (Persero) Tbk	3,205	5,433	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	1,732	1,438	*PT Bank Mandiri (Persero) Tbk*
PT BPR Srie Artha Lestari	65	64	*PD BPR Srie Artha Lestari*
PT Bank Muamalat Indonesia Tbk	12	17	*PT Bank Muamalat Indonesia Tbk*
PT BPR Karyajatnika Sadaya	2	2	*PT BPR Karyajatnika Sadaya*
PT BPR Supra Artapersada	-	37	*PT BPR Supra Artapersada*
PT BPD Banten Tbk	-	1	*PT BPD Banten Tbk*
	5,016	6,992	
	7,156,807	11,143,724	
Dollar Amerika Serikat			***United States Dollar***
			Bank Indonesia
Term Deposit	-	285,050	*Term Deposit*
	7,156,807	11,428,774	
Cadangan kerugian penurunan nilai			*Allowance*
	(2,133)	(2,268)	*for impairment losses*
Neto	**7,154,674**	**11,426,506**	***Net***

Dalam penempatan pada Bank Indonesia dan bank lain termasuk penempatan yang didasarkan pada prinsip perbankan syariah dengan nilai tercatat sebesar Rp540.000 dan Rp648.665 masing-masing pada tanggal 31 Desember 2022 dan 2021.

As of December 31, 2022 and 2021, placements with Bank Indonesia and other banks include placements based on sharia banking principles with carrying amounts of Rp540,000 and Rp648,665 respectively.

d. Tingkat suku bunga rata-rata per tahun

d. Average interest rates per annum

	December 31, 2022	*December 31,* 2021	
Rupiah	4.04%	3.10%	*Rupiah*
Dolar Amerika Serikat	1.50%	3.37%	*United States Dollar*

e. Perubahan nilai tercatat bruto

Perubahan nilai tercatat bruto adalah sebagai berikut:

e. Movement in the gross carrying amount

The movements in the gross carrying amount are as follows:

	31 Desember/*December 31, 2022*					
	Tahap 1/ ***Stage 1***	**Tahap 2/** ***Stage 2***	**Tahap 3/** ***Stage 3***	**Syariah/** ***Sharia***	**Total**	
Nilai tercatat bruto awal	11,428,774	-	-	-	11,428,774	***Initial gross carrying amount***
Aset baru	7,156,807	-	-	-	7,156,807	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(11,428,774)	-	-	-	(11,428,774)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Valuta asing dan perubahan lain	-	-	-	-	-	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**7,156,807**	-	-	-	**7,156,807**	***Ending gross carrying amount***

	31 Desember/*December 31,* 2021					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	5,818,892	-	-	-	5,818,892	***Initial gross carrying amount***
Aset baru	7,255,088	-	-	-	7,255,088	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,932,300)	-	-	-	(1,932,300)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	283,052	-	-	-	283,052	*Remeasurement*
Valuta asing dan perubahan lain	4,042	-	-	-	4,042	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**11,428,774**	-	-	-	**11,428,774**	***Ending gross carrying amount***

f. Perubahan cadangan kerugian penurunan nilai

f. Movements in the allowance for impairment losses

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**2,268**	-	-	-	**2,268**	***Initial balance***
Aset Baru	2,134	-	-	-	2,134	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2,269)	-	-	-	(2,269)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Saldo akhir	**2,133**	-	-	-	**2,133**	***Ending balance***

	31 Desember/*December 31,* 2021					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**2,662**	-	-	-	**2,662**	***Initial balance***
Aset Baru	20	-	-	-	20	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(30)	-	-	-	(30)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	(393)	-	-	-	(393)	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	9	-	-	-	9	*Foreign exchange and other movement*
Saldo akhir	**2,268**	-	-	-	**2,268**	***Ending balance***

Saldo cadangan kerugian penurunan nilai merupakan cadangan yang dibentuk terhadap saldo penempatan pada bank lain oleh Bank dan entitas anak.

The balance of allowance for impairment losses is provided for the balance of placement with other banks by Bank and its subsidiaries.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46.

Information with respect the classification of impaired and not impaired of financial assets are disclosed in Note 46.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat dana pada bank bermasalah, bank beku operasi dan likuiditas.

As of December 31, 2022 and 2021, there are no funds in troubled banks, banks with frozen operations and liquidity.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat saldo penempatan pada bank lain yang digunakan sebagai agunan.

As of December 31, 2022 and 2021 there are no placement with other banks which are used as collateral.

8. Tagihan dan Liabilitas Derivatif / *8. Derivatives Receivable and Payable*

Dalam melakukan usaha bisnis, Bank melakukan transaksi instrumen keuangan derivatif seperti *swap* mata uang asing, transaksi spot, dan transaksi *forward*.

In the normal course of business, Bank enters transactions involving derivative financial instruments such as currency swaps, spot, and forward.

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

Instrumen / *Instruments*	31 Desember/*December 31*, 2022: Jumlah nosional mata uang asing (jumlah penuh)/ *Notional amount foreign currency (full amount)*	Nilai wajar/*Fair values*: Tagihan derivatif/ *Derivatives receivable*	Nilai wajar/*Fair values*: Liabilitas derivatif/ *Derivatives payable*
Terkait Nilai Tukar / ***Exchange Rate Related***			
FX Forward Mata Uang Asing - Jual / *Foreign Currency Fx- Forward - Sell*			
EUR / *EUR*	112,896	-	157
FX SWAP Mata Uang Asing - Jual / *Foreign Currency Fx- SWAP – Sell*			
USD / *USD*	210,000,000	17,388	2,050
		17,388	**2,207**

Instrumen / *Instruments*	31 Desember/*December 31*, 2021: Jumlah nosional mata uang asing (jumlah penuh)/ *Notional amount foreign currency (full amount)*	Nilai wajar/*Fair values*: Tagihan derivatif/ *Derivatives receivable*	Nilai wajar/*Fair values*: Liabilitas derivatif/ *Derivatives payable*
Terkait Nilai Tukar / ***Exchange Rate Related***			
FX Forward Mata Uang Asing - Jual / *Foreign Currency Fx- Forward - Sell*			
EUR / *EUR*	621	10	-
FX SWAP Mata Uang Asing - Jual / *Foreign Currency Fx- SWAP – Sell*			
USD / *USD*	277,144	3,957	-
Total / ***Total***		**3,967**	-

b. Berdasarkan hubungan
Pada tanggal 31 Desember 2022 dan 2021 tidak ada transaksi derivatif dengan pihak berelasi.

b. By relationship
As of December 31, 2022 and 2021, there is no derivative transaction with related party.

9. Surat Berharga / *9. Marketable Securities*

a. Berdasarkan jenis, dan mata uang dan hubungan / *a. By type, currency and relationship*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Biaya perolehan yang diamortisasi			***Amortised cost***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	5,851,325	5,562,959	*Bonds*
Diskonto yang belum diamortisasi	(7,183)	(9,461)	*Unamortized discount*
	5,844,142	5,553,498	
Nilai wajar melalui penghasilan komprehensif lainnya			***Fair value through other comprehensive income***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	12,919,048	7,339,996	*Bonds*
Reksadana	-	20,000	*Mutual funds*
Dolar Amerika Serikat			***United States Dollar***
Obligasi	2,228,239	1,085,705	*Bonds*
	15,147,287	8,445,701	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Reksadana	4,859,178	1,248,569	*Mutual funds*
Obligasi	1,536,967	1,731,131	*Bonds*
	6,396,145	2,979,700	
Total	**27,387,574**	**16,978,899**	***Total***
Cadangan kerugian penurunan nilai	(5,256)	(5,917)	*Allowance for impairment losses*
Net	**27,382,318**	**16,972,982**	***Net***

Berikut adalah perubahan efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain:

Movements on marketable securities classified fair value through other comprehensive income:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Saldo awal	(8,577)	116,935	*Beginning balance*
Aset keuangan yang baru dibeli	(77,145)	214,953	*New purchased financial asset*
(Penurunan) kenaikan dari perubahan nilai wajar	(427,445)	(373,061)	*(Decrease) increase from change in fair value*
Dampak pajak tangguhan	92,354	32,596	*Deferred tax impact*
Saldo akhir	**(420,813)**	**(8,577)**	***Ending balance***

b. Berdasarkan penerbit / *b. By issuer*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
PT Syailendra Capital	2,339,051	299,764	*PT Syailendra Capital*
Pemerintah Republik Indonesia	1,536,966	1,552,825	*Government of Republic Indonesia*
PT BNI Asset Management	1,264,315	-	*PT BNI Asset Management*
PT Trimegah Asset Management	706,436	299,714	*PT Trimegah Asset Management*
PT PNM Investment Management	246,856	-	*PT PNM Investment Management*
PT Danareksa Investment Management	201,734	-	*PT Danareksa Investment Management*
PT Manulife Asset Management Indonesia	100,787	-	*PT Manulife Asset Management Indonesia*
PT Bank Negara Indonesia (Persero) Tbk	-	502,540	*PT Bank Negara Indonesia (Persero) Tbk*
PT Permodalan Nasional Madani	-	146,551	*PT Permodalan Nasional Madani*
PT Sarana Multi Infrastruktur (Persero)	-	81,981	*PT Sarana Multi Infrastruktur (Persero)*
PT PLN (Persero)	-	43,513	*PT PLN (Persero)*
PT Sumberdaya Sewatama	-	21,547	*PT Sumberdaya Sewatama*
PT Jasa Marga (Persero) Tbk	-	20,683	*PT Jasa Marga (Persero) Tbk*
PT Sarana Multigriya Finansial (Persero)	-	10,582	*PT Sarana Multigriya Finansial (Persero)*
	6,396,145	2,979,700	
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Pemerintah Republik Indonesia	13,823,492	7,943,507	*Government of Republic Indonesia*
PT Perusahaan Pengelola Aset (Persero)	161,605	103,737	*PT Perusahaan Pengelola Aset (Persero)*
PT Pegadaian (Persero)	126,425	-	*PT Pegadaian (Persero)*
PT Ultra Jaya Milk Industry Tbk	101,963	103,204	*PT Ultra Jaya Milk Industry Tbk*
PT Tower Bersama Infrastructure Tbk	89,942	-	*PT Tower Bersama Infrastructure Tbk*
PT Sarana Multigriya Finansial (Persero)	84,389	-	*PT Sarana Multigriya Finansial (Persero)*
PT BPD Kalimantan Selatan	72,027	-	*PT BPD Kalimantan Selatan*
PT Federal International Finance	60,251	-	*PT Federal International Finance*
PT Adira Dinamika Multi Finance Tbk	58,949	-	*PT Adira Dinamika Multi Finance Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	56,593	43,308	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bahana Pembinaan Usaha Indonesia (Persero)	53,671	-	*PT Bahana Pembinaan Usaha Indonesia (Persero)*
PT Semen Indonesia (Persero) Tbk	51,082	-	*PT Semen Indonesia (Persero) Tbk*
PT Perkebunan Nusantara (Persero)	50,825	50,114	*PT Perkebunan Nusantara (Persero)*
PT Astra Sedaya Finance	50,388	-	*PT Astra Sedaya Finance*
PT Indosat Tbk	48,198	-	*PT Indosat Tbk*
PT BPD Sulselbar	39,496	24,750	*PT BPD Sulselbar*
PT Waskita Karya (Persero) Tbk	38,937	-	*PT Waskita Karya (Persero) Tbk*
PT XL Axiata Tbk	35,157	-	*PT XL Axiata Tbk*
PT Bank Tabungan Pensiunan Negara Tbk	33,379	-	*PT Bank Tabungan Pensiunan Negara Tbk*
PT Merdeka Copper Gold Tbk	25,182	-	*PT Merdeka Copper Gold Tbk*
PT Trimegah Asset Management	23,433	24,714	*PT Trimegah Asset Management*
PT Medco Energi Internasional	20,004	-	*PT Medco Energi Internasional*
PT Permodalan Nasional Madani	19,898	20,058	*PT Permodalan Nasional Madani*
PT Adhi Karya (Persero) Tbk	19,567	-	*PT Adhi Karya (Persero) Tbk*
PT Bank Mandiri Taspen	2,263	12,553	*PT Bank Mandiri Taspen*
PT Bank Mandiri (Persero) Tbk	155	157	*PT Bank Mandiri (Persero) Tbk*
PT Bank Negara Indonesia (Persero) Tbk	16	-	*PT Bank Negara Indonesia (Persero) Tbk*
PT Sarana Multi Infrastruktur (Persero)	-	85,847	*PT Sarana Multi Infrastruktur (Persero)*
PT Bahana TCW Investment Management	-	20,000	*PT Bahana TCW Investment Management*
PT Elnusa Tbk	-	13,752	*PT Elnusa Tbk*
	15,147,287	8,445,701	

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Biaya Perolehan diamortisasi			***Acquisition Cost is amortized***
Pemerintah Republik Indonesia	3,668,177	3,421,565	*Government of Republic Indonesia*
Bank Indonesia	1,841,101	1,571,208	*Bank Indonesia*
PT Bank Negara Indonesia (Persero) Tbk	124,911	5,000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Victoria Syariah	100,000	-	*PT Bank Victoria Syariah*
PT Bank Aladin Syariah Tbk	70,000	-	*PT Bank Aladin SyariahTbk*
PT Bank Mandiri (Persero) Tbk	30,000	30,000	*PT Bank Mandiri (Persero) Tbk*
PT PLN (Persero)	9,953	9,866	*PT PLN (Persero)*
PT Bank Maybank Indonesia Tbk	-	321,352	*PT Bank Maybank Indonesia Tbk*
PT Bank DKI	-	49,415	*PT Bank DKI*
PT Telkom (Persero) Tbk	-	45,092	*PT Telkom (Persero) Tbk*
PT Bank Tabungan Negara (Persero) Tbk	-	30,000	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Danamon Indonesia Tbk	-	25,000	*PT Bank Danamon Indonesia Tbk*
PT BPD Bank Lampung	-	25,000	*PT BPD Bank Lampung*
PT Bank CIMB Niaga Tbk	-	20,000	*PT Bank CIMB Niaga Tbk*
	5,844,142	5,553,498	
Total	**27,387,574**	**16,978,899**	***Total***
Cadangan kerugian penurunan nilai	(5,256)	(5,917)	*Allowance for impairment losses*
Net	**27,382,318**	**16,972,982**	***Net***

Peringkat obligasi berdasarkan hasil pemeringkatan oleh PT Pemeringkat Efek Indonesia (Pefindo) dan *Fitch Rating* adalah sebagai berikut:

The bond ratings based on the result of rating by PT Pemeringkat Efek Indonesia (Pefindo) and Fitch Rating are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
PT Perkebunan Nusantara (Persero)	BBB+	BBB	*PT Perkebunan Nusantara (Persero)*
PT Bank Negara Indonesia (Persero) Tbk	AAA	AAA	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	AAA	AAA	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	AAA	AAA	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT PLN (Persero)	AAA	AAA	*PT PLN (Persero)*
PT Sarana Multigriya Finansial (Persero)	AAA	AAA	*PT Sarana Multigriya Finansial (Persero)*
PT Pegadaian (Persero)	AAA	-	*PT Pegadaian (Persero)*
PT Adira Dinamika Multi Finance Tbk	AAA	-	*PT Adira Dinamika Multi Finance Tbk*
PT Astra Sedaya Finance	AAA	-	*PT Astra Sedaya Finance*
PT Waskita Karya (Persero) Tbk	AAA	-	*PT Waskita Karya (Persero) Tbk*
PT XL Axiata Tbk	AAA	-	*PT XL Axiata Tbk*
PT Bahana Pembinaan Usaha Indonesia (Persero)	AAA	-	*PT Bahana Pembinaan Usaha Indonesia (Persero)*
PT Federal International Finance	AAA	-	*PT Federal International Finance*
PT Indosat Tbk	AAA	-	*PT Indosat Tbk*
PT Bank Mandiri Taspen	AA+	AA+	*PT Bank Mandiri Taspen*
PT Semen Indonesia (Persero) Tbk	AA+	-	*PT Semen Indonesia (Persero) Tbk*
PT Tower Bersama Infrastructure Tbk	AA+	-	*PT Tower Bersama Infrastructure Tbk*
PT Medco Energi Internasional Tbk	AA-	-	*PT Medco Energi Internasional Tbk*
PT Bank Tabungan Negara (Persero) Tbk	AA	AA+	*PT Bank Tabungan Negara (Persero) Tbk*
PT Permodalan Nasional Madani	AA	AA	*PT Permodalan Nasional Madani*
PT Ultra Jaya Milk Industry Tbk	AA	AA-	*PT Ultra Jaya Milk Industry Tbk*
PT Perusahaan Pengelola Aset (Persero)	AA	A	*PT Perusahaan Pengelola Aset (Persero)*
PT BDP Sulselbar	A+	A+	*PT BPD Sulselbar*
PT Merdeka Copper Gold Tbk	A+	-	*PT Merdeka Copper Gold Tbk*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
PT Adhi Karya Persero Tbk	A-	-	*PT Adhi Karya Persero Tbk*
PT Bank Victoria Syariah	A-	-	*PT Bank Victoria Syariah*
PT Trimegah Sekuritas Indonesia	A	A	*PT Trimegah Sekuritas Indonesia*
PT Bank Pembangunan Daerah Kalimantan Selatan	A	-	*PT Bank Pembangunan Daerah Kalimantan Selatan*
PT Bank CIMB Niaga Tbk	-	AAA	*PT Bank CIMB Niaga Tbk*
PT Telekomunikasi Indonesia (Persero) Tbk	-	AAA	*PT Telekomunikasi Indonesia (Persero) Tbk*
PT Bank BTPN Tbk	-	AAA	*PT Bank BTPN Tbk*
PT Bank Danamon Indonesia Tbk	-	AAA	*PT Bank Danamon Indonesia Tbk*
PT Bank Maybank Indonesia Tbk	-	AAA	*PT Bank Maybank Indonesia Tbk*
PT Sarana Multi Infrastruktur (Persero)	-	AAA	*PT Sarana Multi Infrastruktur (Persero)*
PT Elnusa Tbk	-	AA-	*PT Elnusa Tbk*
PT Bank DKI	-	AA-	*PT Bank DKI*
PT Bank Mega Tbk	-	AA-	*PT Bank Mega Tbk*
PT Jasa Marga (Persero) Tbk	-	AA-	*PT Jasa Marga (Persero) Tbk*
PT BPD Jateng	-	A+	*PT BPD Jateng*
PT BPD Bali	-	A	*PT BPD Bali*
PT BPD Kalimantan Tengah	-	A	*PT BPD Kalimantan Tengah*
PT BPD Kaltim Kaltara	-	A	*PT BPD Kaltim Kaltara*
PT Bank KEB Hana Indonesia	-	A	*PT Bank KEB Hana Indonesia*
PT BPD Lampung	-	A-	*PT BPD Lampung*
PT Industri Kereta Api Indonesia (Persero)	-	BBB+	*PT Industri Kereta Api Indonesia (Persero)*
PT Bank Capital Indonesia Tbk	-	BBB+	*PT Bank Capital Indonesia Tbk*
PT Sumberdaya Sewatama	-	CCC	*PT Sumberdaya Sewatama*

c. Berdasarkan jatuh tempo / *c. By maturity*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Kurang dari 1 tahun	6,055,841	4,086,174	*Less than 1 year*
1 - 5 tahun	10,333,856	5,401,771	*1 - 5 years*
Lebih dari 5 - 10 tahun	6,409,790	5,852,826	*More than 5 - 10 years*
Lebih dari 10 - 15 tahun	3,889,130	1,620,066	*More than 10 - 15 years*
Lebih dari 15 tahun	698,957	18,062	*More than 15 years*
Total	**27,387,574**	**16,978,899**	***Total***
Cadangan kerugian penurunan nilai	(5,256)	(5,917)	*Allowance for impairment losses*
Neto	**27,382,318**	**16,972,982**	***Net***

d. Jatuh tempo dan suku bunga / *d. Maturity and interest rate*

Penerbit Rupiah	**Jenis/ *Type***	**Tanggal Jatuh Tempo/ *Maturity Date***	**Suku Bunga/ Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing***	***Issuer Rupiah***
Rupiah				***Rupiah***
PT PLN (Persero)				***PT PLN (Persero)***
PLN IIB 2013(H)	*Obligasi/Bonds*	10 Desember/ *December 10, 2023*	9.60% tetap/ *fixed*	*PLN IIB 2013(H)*
PT Sarana Multigriya Finansial (Persero)				***PT Sarana Multigriya Finansial (Persero)***
OBL SMF VI II 2021(A)	Obligasi/*Bonds*	17 November/ *November 17, 2026*	6.00% tetap/ *fixed*	*OBL SMF VI II 2021 (A)*
OBLIGASI SMF IA 2021(A)	Obligasi/Bonds	8 Juli/ *July 8, 2024*	5.60% tetap/ *fixed*	*OBLIGASI SMF IA 2021(A)*
Permodalan Nasional Madani				***Permodalan Nasional Madani***
OBL PNM IV IB 2021	Obligasi/*Bonds*	10 Desember/ *December 10, 2024*	5.50% tetap/ *fixed*	*OBL PNM IV IB 2021*
PT Bank Mandiri (Persero) Tbk				***PT Bank Mandiri (Persero) Tbk***
OBL MANDIRI IA 2020	Obligasi/*Bonds*	12 Mei/ *May 12, 2025*	7.75% tetap/ *fixed*	*OBL MANDIRI IA 2020*
MANDIRI III 2018(H)	Obligasi/*Bonds*	21 September/ *September 21, 2023*	8.50% tetap/ *fixed*	*MANDIRI III 2018(H)*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Suku Bunga/ Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer* *Rupiah*
PT Bank Mandiri Taspen				***PT Bank Mandiri Taspen***
OBL MANTAP IIA 2021	Obligasi/Bonds	28 April/ *April 28, 2024*	6.50% tetap/ *fixed*	*OBL MANTAP IIA 2021*
OBL MANTAP IIB 2021	*Obligasi/Bonds*	28 April/ *April 28, 2026*	7.25% tetap/ *fixed*	*OBL MANTAP IIB 2021*
PT Bank Rakyat Indonesia (Persero) Tbk				***PT Bank Rakyat Indonesia (Persero) Tbk***
OBL GB I BRI TH I 2022 SERI B	Obligasi/*Bonds*	20 Juli/ *July 20, 2025*	5.75% tetap/ *fixed*	*OBL GB I BRI TH I 2022 SERI B*
OBL GB I BRI TH I 2022 SERI C	Obligasi/*Bonds*	20 Juli/ *July 20, 2027*	6.45% tetap/ *fixed*	*OBL GB I BRI TH I 2022 SERI C*
PT BPD Sulselbar				***PT BPD Sulselbar***
OBL SULSEL IA 2021	Obligasi/*Bonds*	29 Desember/ *December 29, 2024*	6.45% tetap/ *fixed*	*OBL SULSEL IA 2021*
OBL SULSEL IB 2021	Obligasi/*Bonds*	29 Desember/ *December 29, 2026*	6.95% tetap/ *fixed*	*OBL SULSEL IB 2021*
PT Perkebunan Nusantara (Persero)				***PT Perkebunan Nusantara (Persero)***
MTN II PTPN III 2018 R1	Obligasi/*Bonds*	23 Januari/ *Jaanuary 23, 2024*	11.25% tetap/ fixed	*MTN II PTPN III 2018 R1*
PT Perusahaan Pengelola Aset (Persero)				***PT Perusahaan Pengelola Aset (Persero)***
OBL II PPA 2022 SERI B	Obligasi/*Bonds*	8 Juli/ *July 8, 2027*	7.80% tetap/ *fixed*	*OBL II PPA 2022 SERI B*
SBK II PT PPA 2022	Obligasi/*Bonds*	13 Desember/ *December 13, 2023*	7.25% tetap/ *fixed*	*SBK II PT PPA 2022*
PT Trimegah Sekuritas Indonesia				***PT Trimegah Sekuritas Indonesia***
MTN II TRIMEGAH I 2021(A)	Obligasi/*Bonds*	9 Maret/ *March 9, 2024*	10.50% tetap/ *fixed*	*MTN II TRIMEGAH I 2021(A)*
PT Ultra Jaya Milk Industry Tbk				***PT Ultra Jaya Milk Industry Tbk***
MTN ULTRAJAYA C 2020(A)	Obligasi/*Bonds*	17 November/ *November 17, 2023*	8.50% tetap/ *fixed*	*MTN ULTRAJAYA C 2020(A)*
PT Bank Negara Indonesia (Persero) Tbk				***PT Bank Negara Indonesia (Persero) Tbk***
NCD BNI TH 2022 SERI C	Obligasi/*Bonds*	8 Desember/ *December 8, 2023*	6.20% tetap/ *fixed*	*NCD BNI TH 2022 SERI C*
PT Bank Tabungan Negara (Persero) Tbk				***PT Bank Tabungan Negara (Persero) Tbk***
OBL BTN IIA 2022	Obligasi/*Bonds*	24 Mei/ *May 24, 2025*	5.50% tetap/ *fixed*	*OBL BTN IIA 2022*
OBL BTN IIB 2022	Obligasi/*Bonds*	24 Mei/ *May 24, 2027*	6.00% tetap/ *fixed*	*OBL BTN IIB 2022*
PT Bank Pembangunan Daerah Kalimantan Selatan				***PT Bank Pembangunan Daerah Kalimantan Selatan***
MTN BANK KALSEL TH 2022	Obligasi/*Bonds*	*4 Oktober/ October 4, 2025*	8.00% tetap/ *fixed*	*MTN BANK KALSEL TH 2022*
PT Adira Dinamika Multi Finance Tbk				***PT Adira Dinamika Multi Finance Tbk***
ADIRA III C TH 2022	Obligasi/*Bonds*	22 Maret/ *March 22, 2027*	6.25% tetap/ *fixed*	*ADIRA III C TH 2022*
SUKUK ADIRA III C TH 2022	Obligasi/*Bonds*	22 Maret/ *March 22, 2027*	6.25% tetap/ *fixed*	*SUKUK ADIRA III C TH 2022*
PT Astra Sedaya Finance				***PT Astra Sedaya Finance***
ASF TAHAP IV B TH 2022	Obligasi/*Bonds*	22 Maret/ *March 22, 2025*	5.70% tetap/ *fixed*	*ASF TAHAP IV B TH 2022*
PT Pegadaian				***PT Pegadaian***
SUKUK PEGADAIAN IB 2022	Obligasi/*Bonds*	26 April/ *April 26, 2025*	5.35% tetap/ *fixed*	*SUKUK PEGADAIAN IIB 2022*
OBL PEGADAIAN IB 2022	Obligasi/*Bonds*	26 April/ *April 26, 2025*	5.35% tetap/ *fixed*	*OBL PEGADAIAN IB 2022*
SUKUK PEGADAIAN IIB 2022	Obligasi/*Bonds*	16 Agustus/ *August 16, 2025*	5.35% tetap/ *fixed*	*OBL PEGADAIAN IB 2022*
PT Waskita Karya (Persero) Tbk				***PT Waskita Karya (Persero) Tbk***
OBL IV WASKITA A TH 2022	Obligasi/*Bonds*	12 Mei/ *May 12, 2027*	6.65% tetap/ *fixed*	*OBL IV WASKITA A TH 2022*
PT Adhi Karya Persero, Tbk				***PT Adhi Karya Persero, Tbk***
OBL III ADHI KARYA IIIA 2022	Obligasi/*Bonds*	24 Mei/ *May 24, 2025*	8.25% tetap/ *fixed*	*OBL III ADHI KARYA IIIA 2022*
PT. Medco Energi Internasional Tbk				***PT. Medco Energi Internasional Tbk***
OBL MEDCO III 2022 SERI A	Obligasi/*Bonds*	26 Juli/ *July 26, 2025*	7.00% tetap/ *fixed*	*OBL MEDCO III 2022 SERI A*
PT XL Axiata Tbk				***PT XL Axiata Tbk***
SUKUK III XL AXIATA SERI A	Obligasi/*Bonds*	1 September/ *September 1, 2025*	6.75% tetap/ *fixed*	*SUKUK III XL AXIATA SERI A*
PT. Indosat Tbk				***PT. Indosat Tbk***
OBL BKLJT IV INDOSAT THP I TH 2022 SERI A	Obligasi/*Bonds*	26 Oktober/ *October 26, 2025*	7.00% tetap/ *fixed*	*OBL BKLJT IV INDOSAT THP I TH 2022 SERI A*
OBL BKLJT IV INDOSAT THP I TH 2022 SERI B	Obligasi/*Bonds*	26 Oktober/ *October 26, 2027*	7.70% tetap/ *fixed*	*OBL BKLJT IV INDOSAT THP I TH 2022 SERI B*
PT. Tower Bersama Infrastructure Tbk				***PT. Tower Bersama Infrastructure Tbk***
OBL BKLJT V TOWER BERSAMA V TH 2022	Obligasi/*Bonds*	31 Oktober/ *October 31, 2023*	5.25% tetap/ *fixed*	*OBL BKLJT V TOWER BERSAMA V TH 2022*

Penerbit / Rupiah	Jenis / *Type*	Tanggal Jatuh Tempo / *Maturity Date*	Suku Bunga / Bagi Hasil Per Tahun / *Annual Interest Rate / Profit Sharing*	*Issuer / Rupiah*
PT Federal International Finance				***PT Federal International Finance***
OBL BKLJT V FIF THP IV TH 2022 SERI B	Obligasi/*Bonds*	28 Oktober/ *October 28, 2025*	6.80% tetap/ *fixed*	*OBL BKLJT V FIF THP IV TH 2022 SERI B*
PT Bahana Pembinaan Usaha Indonesia (Persero)				***PT Bahana Pembinaan Usaha Indonesia (Persero)***
MTN I BPUI TH 2022	Obligasi/*Bonds*	2 November/ *November 2, 2027*	9.00% tetap/ *fixed*	*MTN I BPUI TH 2022*
PT Semen Indonesia (Persero) Tbk				***PT Semen Indonesia (Persero) Tbk***
OBL BKLJT II SEMEN THP I TH 2022 SERI A	Obligasi/*Bonds*	9 November/ *November 9, 2025*	7.20% tetap/ *fixed*	OBL BKLJT II SEMEN THP I TH 2022 SERI A
PT Merdeka Copper Gold Tbk				***PT Merdeka Copper Gold Tbk***
OBL BKLJT IV MERDEKA THP IB TH 2022	Obligasi/*Bonds*	13 Desember/ *December 13, 2025*	10.30% tetap/ *fixed*	OBL BKLJT IV MERDEKA THP IB TH 2022
PT Bank Aladin Syariah Tbk				***PT Bank Aladin Syariah Tbk***
SiPA	Obligasi/*Bonds*	12 Januari/ *January 12, 2023*	6.00% tetap/ *fixed*	*SiPA*
PT Bank Victoria Syariah				***PT Bank Victoria Syariah***
SiPA	Obligasi/*Bonds*	2 Januari/ *January 2, 2023*	5.55% tetap/ *fixed*	*SiPA*
Pemerintah				***Government***
INDOIS 26 JUNI 2026	Obligasi/*Bonds*	09 Juni/ *June 09, 2026*	1.50% tetap/ *fixed*	*INDOIS 26 JUNI 2026*
INDOIS 25	Obligasi/*Bonds*	28 Mei/ *May 28, 2025*	4.33% tetap/ *fixed*	*INDOIS 25*
INDOIS 25 JUN 2025	Obligasi/*Bonds*	23 Juni/ *June 23, 2025*	2.30% tetap/ *fixed*	*INDOIS 25 JUN 2025*
INDOIS 27 JUN 2027	Obligasi/*Bonds*	6 Juni/ *June 6, 2027*	4.40% tetap/ *fixed*	*INDOIS 27 JUN 2027*
PBS003	Obligasi/*Bonds*	15 Januari/ *January 15, 2027*	6.00% tetap/ *fixed*	*PBS003*
PBS011	Obligasi/*Bonds*	15 September/ *September 15, 2023*	8.75% tetap/ *fixed*	*PBS011*
PBS012	Obligasi/*Bonds*	15 November/ *November 15, 2031*	8.88% tetap/ *fixed*	*PBS012*
PBS017	Obligasi/*Bonds*	15 Oktober/ *October 15, 2025*	6.13% tetap/ *fixed*	*PBS017*
PBS019	Obligasi/*Bonds*	15 September/ *September 15, 2023*	8.25% tetap/ *fixed*	*PBS019*
PBS021	Obligasi/*Bonds*	15 November/ *November 15, 2026*	8.50% tetap/ *fixed*	*PBS021*
PBS026	Obligasi/*Bonds*	15 Oktober/ *October 15, 2025*	6.63% tetap/ *fixed*	*PBS026*
PBS027	Obligasi/*Bonds*	15 Mei/ *May 15, 2023*	6.50% tetap/ *fixed*	*PBS027*
PBS031	Obligasi/*Bonds*	15 Juli/ *July 15, 2024*	4.00% tetap/ *fixed*	*PBS031*
PBS032	Obligasi/*Bonds*	15 Juli/ *July 15, 2026*	4.88% tetap/ *fixed*	*PBS032*
SUN FR 47	Obligasi/*Bonds*	15 Februari/ *February 15, 2028*	10.00% tetap/ *fixed*	*SUN FR 47*
SUN FR 56	Obligasi/*Bonds*	15 September/ *September 15, 2026*	8.38% tetap/ *fixed*	*SUN FR 56*
SUN FR 58	Obligasi/*Bonds*	15 Juni/ *June 15, 2032*	8.25% tetap/ *fixed*	*SUN FR 58*
SUN FR 59	*Obligasi/Bonds*	15 Mei/ *May 15, 2027*	*7.00% tetap/ fixed*	*SUN FR 59*
SUN FR 64	Obligasi/*Bonds*	15 Mei/ *May 15, 2028*	6.13% tetap/ *fixed*	*SUN FR 64*
SUN FR 68	Obligasi/*Bonds*	15 Maret/ *March 15, 2034*	8.38% tetap/ *fixed*	*SUN FR 68*
SUN FR 70	Obligasi/*Bonds*	15 Maret/ *March 15, 2024*	8.38% tetap/ *fixed*	*SUN FR 70*
SUN FR 72	Obligasi/*Bonds*	15 Mei/ *May 15, 2036*	8.38% tetap/ *fixed*	*SUN FR 72*
SUN FR 73	Obligasi/*Bonds*	15 Mei/ *May 15, 2031*	8.75% tetap/ *fixed*	*SUN FR 73*
SUN FR 77	Obligasi/*Bonds*	15 Mei/ *May 15, 2024*	8.13% tetap/ *fixed*	*SUN FR 77*
SUN FR 78	Obligasi/*Bonds*	15 Mei/ *May 15, 2029*	8.25% tetap/ *fixed*	*SUN FR 78*
SUN FR 82	Obligasi/*Bonds*	15 September/ *September 15, 2030*	7.00% tetap/ *fixed*	*SUN FR 82*
SUN FR 83	*Obligasi/Bonds*	15 April/ *April 15, 2040*	7.50% tetap/ *fixed*	*SUN FR 83*
SUN FR 86	*Obligasi/Bonds*	15 April/ *April 15, 2026*	5.50% tetap/ *fixed*	*SUN FR 86*
SUN FR 87	Obligasi/*Bonds*	15 Februari/ *February 15, 2031*	6.50% tetap/ *fixed*	*SUN FR 87*
SUN FR 88	Obligasi/*Bonds*	15 Juni/ *June 15, 2036*	6.25% tetap/ *fixed*	*SUN FR 88*
SUN FR 90	Obligasi/*Bonds*	15 April/ *April 15, 2027*	5.13% tetap/ *fixed*	*SUN FR 90*
SUN FR 91	Obligasi/*Bonds*	15 April/ *April 15, 2032*	6.38% tetap/ *fixed*	*SUN FR 91*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Suku Bunga/ Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer Rupiah*
SUN FR 92	Obligasi/*Bonds*	15 Juni/ *June 15, 2042*	7.13% tetap/ *fixed*	*SUN FR 92*
SUN FR 93	Obligasi/*Bonds*	15 Juli/ *June 15, 2037*	6.38% tetap/ *fixed*	*SUN FR 93*
SUN FR 95	Obligasi/*Bonds*	15 Agustus/ *Agustus 15, 2028*	6.38% tetap/ *fixed*	*SUN FR 95*
SUN FR 96	Obligasi/*Bonds*	15 Februari/ *February 15, 2033*	7.00% tetap/ *fixed*	*SUN FR 96*
INDON 31	Obligasi/*Bonds*	12 Maret/ *March 12, 2031*	1.85% tetap/ *fixed*	*INDON 31*
INDON 31 JULI 2031	Obligasi/*Bonds*	28 Juli/ *July 28, 2031*	2.15% tetap/ *fixed*	*INDON 31 JULI 2031*
INDON 32	Obligasi/*Bonds*	31 Maret/ *March 31, 2032*	3.55% tetap/ *fixed*	*INDON 32*
INDON 32 SEPT 2032	Obligasi/*Bonds*	20 September/ *September 20, 2032*	4.65% tetap/ *fixed*	*INDON 32 SEPT 2032*
INDON 23	Obligasi/*Bonds*	11 Januari/ *January 11, 2023*	2.95% tetap/ *fixed*	*INDON 23*
INDON 23 APRIL 2023	Obligasi/*Bonds*	15 April/ *April 15, 2023*	3.38% tetap/ *fixed*	*INDON 23 APRIL 2023*
SR012	Obligasi/*Bonds*	15 Oktober/ *October 15, 2024*	6.30% tetap/ *fixed*	*SR012*
SR013	Obligasi/*Bonds*	10 September/ *September 10, 2023*	6.05% tetap/ *fixed*	*SR013*
SR014	*Obligasi/Bonds*	10 Maret/ *March 10, 2024*	5.47% tetap/ *fixed*	*SR014*
SR015	*Obligasi/Bonds*	10 September/ *September 10, 2024*	5.10% tetap/ *fixed*	*SR015*
SR016	*Obligasi/Bonds*	*10 Maret/ March 10, 2025*	4.95% tetap/ *fixed*	*SR016*
SR017	*Obligasi/Bonds*	10 September/ *September 10, 2025*	5.90% tetap/ *fixed*	*SR017*
ORI018	*Obligasi/Bonds*	15 Oktober/ *October 15, 2023*	5.70% tetap/ *fixed*	*ORI018*
ORI019	*Obligasi/Bonds*	15 Februari/ *February 15, 2024*	5.57% tetap/ *fixed*	*ORI019*
ORI020	*Obligasi/Bonds*	15 Oktober/ *October 15, 2024*	4.95% tetap/ fixed	*ORI020*
ORI021	*Obligasi/Bonds*	15 Februari/ *February 15, 2025*	4.90% tetap/ *fixed*	*ORI021*
ORI022	*Obligasi/Bonds*	15 Oktober/ *October 15, 2025*	5.95% tetap/ *fixed*	*ORI022*

e. Berdasarkan pemerintah dan bukan pemerintah

e. By government and non-government

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pemerintah			***Government***
Obligasi Negara	15,242,331	-	*Government Bonds*
Sukuk	2,000,227	231,341	*Sukuk*
Project Based Sukuk (PBS)	450,736	-	*Project Based Sukuk (PBS)*
Obligasi Retail Indonesia	172,098	5	*Indonesia Retail Bonds*
Obligasi	-	12,540,229	*Bonds*
Surat Berharga Syariah Negara	-	146,322	*Sharia Government Securities*
Subtotal	**17,865,392**	**12,917,897**	***Subtotal***
Korporasi			***Corporate***
Reksadana	6,022,423	1,248,569	*Mutual funds*
Sukuk	1,905,824	1,641,559	*Sukuk*
Obligasi	1,292,016	889,105	*Bonds*
Medium Term Notes	301,919	281,769	*Medium Term Notes*
Subtotal	**9,522,182**	**4,061,002**	***Subtotal***
Total	**27,387,574**	**16,978,899**	***Total***
Cadangan kerugian penurunan nilai	(5,256)	(5,917)	*Allowance for impairment losses*
Net	**27,382,318**	**16,972,982**	***Net***

f. Tingkat suku bunga rata-rata per tahun / *f. Average interest rates per annum*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Obligasi			*Bonds*
Rupiah	6.00%	6.43%	*Rupiah*
Dolar Amerika Serikat	2.20%	2.63%	*United States Dollar*

g. Perubahan nilai tercatat bruto / *g. Movement in the gross carrying amount*

Perubahan nilai tercatat bruto adalah sebagai berikut: / *The movement in the gross carrying amount are as follow:*

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Nilai tercatat bruto awal	**16,978,900**	**-**	**-**	**-**	**16,978,900**	***Initial gross carrying amount***
Aset baru	15,571,230	-	-	-	15,571,230	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(5,305,493)	-	-	-	(5,305,493)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	114,619	-	-	-	114,619	*Remeasurement*
Valuta asing dan perubahan lain	28,318	-	-	-	28,318	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**27,387,574**	-	-	-	**27,387,574**	***Ending gross carrying amount***

	31 Desember/*December 31, 2021*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Nilai tercatat bruto awal	**11,500,931**	**-**	**-**	**-**	**11,500,931**	***Initial gross carrying amount***
Aset baru	1,268,569	-	-	-	1,268,569	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	-	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	4,208,090	-	-	-	4,208,090	*Remeasurement*
Valuta asing dan perubahan lain	1,309	-	-	-	1,309	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**16,978,899**	-	-	-	**16,978,899**	***Ending gross carrying amount***

h. Perubahan cadangan kerugian penurunan nilai / *h. Movements in the allowance for impairment losses*

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Saldo awal	**5,917**	-	-	-	**5,917**	***Initial balance***
Aset Baru	4,822	-	-	-	4,822	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,363)				(1,363)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	(4,120)	-	-	-	(4,120)	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Saldo akhir	**5,256**	-	-	-	**5,256**	***Ending balance***

	31 Desember/*December 31, 2021*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Saldo awal	**21,168**	-	-	-	**21,168**	***Beginning balance***
Aset Baru	5,149	-	-	-	5,149	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(35,510)	-	-	-	(35,510)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	15,240	-	-	-	15,240	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	(130)	-	-	-	(130)	*Foreign exchange and other movement*
Saldo akhir	**5,917**	-	-	-	**5,917**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 45.

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 45.

i. Berdasarkan kolektibilitas
Kolektibilitas surat berharga adalah sebagai berikut:

i. By collectibility
The collectibility of marketable securities are as follows:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Obligasi			*Bonds*
Rupiah	6.00%	6.43%	*Rupiah*
Dolar Amerika Serikat	2.20%	2.63%	*United States Dollar*

Bank dan entitas anak mengakui kerugian atas penjualan surat berharga sebesar Rp92.808 untuk tahun yang berakhir pada 31 Desember 2022 2021 yang disajikan dalam akun "Kerugian dari penjualan surat berharga yang diperdagangkan - neto" di beban operasional lainnya (Catatan 37) dan keuntungan bersih atas penjualan surat berharga sebesar Rp325.132 untuk tahun yang berakhir pada 31 Desember 2021 yang disajikan dalam akun "Keuntungan dari penjualan surat berharga yang diperdagangkan - neto" di pendapatan operasional lainnya (Catatan 36).

The Bank and its subsidiaries recognized Loss on sale of marketable securities Rp92.808 for the year ended December 31, 2022 which is presented in the other operating expense as "Loss on sale marketable securities measured at fair value through profit or loss - net" (Note 37), and net gain on sale of marketable securities amounting Rp325,132 for the year ended December 31, 2021 which is presented in the other operating income as "Gain sale held-for-trading marketable securities - net" (Note 36).

Nilai pasar surat berharga yang diklasifikasikan sebagai "Nilai wajar melalui laba rugi" pada tanggal 31 Desember 2022 dan 2021, masing-masing berkisar antara 93,04% sampai dengan 100,82% dan 39,26% sampai dengan 108,97%.

As of December 31, 2022 and 2021, the market values of securities classified as fair value through profit or loss ranging from 93.04% to 100.82% dan 39.26% to 108.97%, respectively.

Pada tanggal 31 Desember 2022 dan 2021 tidak terdapat surat berharga dengan nilai nominal dijual dengan janji dibeli kembali.

As of December 31, 2022 and 2021, there are no marketable securities sold under repurchase agreement.

Pada tanggal 31 Desember 2022 dan 2021, tidak ada surat berharga yang digunakan sebagai agunan.

As of December 31, 2022 and 2021 no marketable securities that are used as collateral.

10. Tagaihan Efek-Efek yang Dibeli dengan Janji Dijual Kembali / *10. Marketable Securities Purchased Under Agreements to Resell Receivables*

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Marketable securities purchased under agreements to resell as of December 31, 2022 and 2021 are as follows:

31 Desember/*December 31*, 2022

Counterpart	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Pembelian Kembali/ *Repurchase Date*	Harga Pembelian Kembali/ *Repurchase Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
Bank Indonesia							
	VR0062	6,900	29 Des/ *Dec 29, 2022*	5 Jan/ *Jan 5, 2023*	6,571	4	6,567
	VR0035	743,100	29 Des/ *Dec 29, 2022*	5 Jan/ *Jan 5, 2023*	711,421	434	710,987
	VR0035	750,000	29 Des/ *Dec 29, 2022*	5 Jan/ *Jan 5, 2023*	718,028	438	717,590
	VR0035	750,000	30 Des/ *Dec 30, 2022*	6 Jan/ *Jan 6, 2022*	718,171	548	717,623
	VR0035	250,000	30 Des/ *Dec 30, 2022*	6 Jan/ *Jan 6, 2022*	239,391	183	239,208
	VR0045	750,000	29 Des/ *Dec 29, 2022*	12 Jan/ *Jan 12, 2023*	694,753	1,222	693,531
	VR0045	250,000	29 Des/ *Dec 29, 2022*	12 Jan/ *Jan 12, 2023*	231,584	407	231,177
	VR0036	750,000	30 Des/ *Dec 30, 2022*	13 Jan/ *Jan 13, 2023*	719,014	1,380	717,634
	VR0036	750,000	30 Des/ *Dec 30, 2022*	13 Jan/ *Jan 13, 2023*	719,014	1,380	717,634
	VR0036	500,000	30 Des/ *Dec 30, 2022*	13 Jan/ *Jan 13, 2023*	479,343	920	478,423
	VR0067	250,000	*30 Des/ Dec 30, 2022*	*29 Des/ Des 29, 2023*	254,606	16,065	238,541
Total		**5,750,000**			**5,491,896**	**22,981**	**5,468,915**

31 Desember/*December 31*, 2021

Counterpart	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Pembelian Kembali/ *Repurchase Date*	Harga Pembelian Kembali/ *Repurchase Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
Bank Indonesia							
	VR 0043	266,633	27 Des/ *Dec 27, 2021*	3 Jan/ *Jan 3, 2021*	253,455	50	253,405
	VR 0043	88,878	27 Des/ *Dec 27, 2021*	3 Jan/ *Jan 3, 2021*	84,485	16	84,469
	SUN FR 0070	242,562	28 Des/ *Dec 28, 2021*	4 Jan/ *Jan 4, 2021*	257,912	75	257,837
	SUN FR 0070	242,562	28 Des/ *Dec 28, 2021*	4 Jan/ *Jan 4, 2021*	257,912	75	257,837
	SUN FR 0070	242,562	28 Des/ *Dec 28, 2021*	4 Jan/ *Jan 1, 2021*	257,912	75	257,837
	SUN FR 0070	242,562	28 Des/ *Dec 28, 2021*	4 Jan/ *Jan 4, 2021*	257,912	75	257,837
	SUN FR 0070	161,708	28 Des/ *Dec 28, 2021*	4 Jan/ *Jan 4, 2021*	171,942	50	171,892
	VR 0062	411,993	29 Des/ *Dec 29, 2021*	5 Jan/ *Jan 5, 2021*	391,507	152	391,355

	31 Desember/*December 31*, 2021						
Counterpart	**Jenis Surat Berharga/ *Type of Securities***	**Nilai Nominal/ *Nominal Amount***	**Tanggal Dimulai/ *Commencement Date***	**Tanggal Pembelian Kembali/ *Repurchase Date***	**Harga Pembelian Kembali/ *Repurchase Price***	**Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense***	**Nilai Tercatat/ *Carrying Value***
	VR 0062	137,331	29 Des/ *Dec 29, 2021*	5 Jan/ *Jan 5, 2021*	130,502	50	130,452
	SUN FR 0070	248,398	30 Des/ *Dec 30, 2021*	6 Jan/ *Jan 6, 2021*	264,178	128	264,050
	SUN FR 0070	82,800	30 Des/ *Dec 30, 2021*	6 Jan/ *Jan 6, 2021*	88,060	43	88,017
	VR 0039	375,151	31 Des/ *Dec 31, 2021*	7 Jan/ *Jan 7, 2021*	357,230	208	357,022
	VR 0039	375,151	31 Des/ *Dec 31, 2021*	7 Jan/ *Jan 7, 2021*	357,230	208	357,022
Total		**3,118,291**			**3,130,237**	**1,205**	**3,129,032**

Efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan lancar pada tanggal 31 Desember 2022 dan 2021.

Marketable securities purchased under agreements to resell as of December 31, 2022 and 2021, are classified as current.

11. Wesel Ekspor dan Tagihan Lainnya / *11. Export Bills and Other Receivables*

a. Berdasarkan jenis, mata uang dan hubungan / *a. By type, currency, and relationship*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Open Account Financing	199,873	261,847	*Open Account Financing*
Wesel Ekspor	172,935	178,547	*Export Bills*
Trade Financing	25,886	15,378	*Trade Financing*
Surat Keterangan			*Domestic Document*
Berdokumen Dalam Negeri	8,709	9,921	*Letter of Credit*
Forfaiting	5,982	16,829	*Forfaiting*
Dolar Amerika Serikat			***United States Dollar***
Surat Keterangan			*Domestic Document*
Berdokumen Dalam Negeri	11,684	5,390	*Letter of Credit*
Trade Financing	418,757	-	*Trade Financing*
Total	**843,826**	**487,912**	***Total***

b. Berdasarkan kolektibilitas
Seluruh wesel ekspor dan tagihan lainnya diklasifikasikan lancar pada tanggal 31 Desember 2022 dan 2021.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai tidak diperlukan pada tanggal 31 Desember 2022 dan 2021, karena manajemen berkeyakinan bahwa wesel ekspor dan tagihan lainnya dapat ditagih.

b. By collectibility
All bills and other receivables as of December 31, 2022 and 2021, are classified as current.

Management believes that no allowance for impairment losses is necessary as of December 31, 2022 and 2021, respectively, because management believe that bills and other receivables are fully collectible.

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah	5.50%	7.24%	*Rupiah*
Dolar Amerika Serikat	1.50%	1.87%	*United States Dollars*

Informasi mengenai jatuh tempo wesel ekspor dan tagihan lainnya diungkapkan pada Catatan 48.

Information with respect to maturities of bills and other receivables is disclosed in Note 48.

12. Kredit yang Diberikan / *12. Loans*

a. Berdasarkan hubungan, jenis, dan mata uang

a. By relationship, type, and currency

	31 Desember/ *December 31,* 2022		**31 Desember/ *December 31,* 2021**		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)***	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Pihak berelasi					***Related parties***
Rupiah					*Rupiah*
Modal kerja		345,644		161,029	*Working capital*
Karyawan		101,293		103,691	*Employees*
Investasi		15,261		13,232	*Investment*
Konsumsi		3,444		180	*Consumer*
Program pemerintah		508		-	*Government programs*
		466,150		278,132	
Pihak ketiga					***Third parties***
Rupiah					*Rupiah*
Konsumsi		72,456,149		67,790,072	*Consumer*
Modal kerja		24,437,785		19,807,671	*Working capital*
Sindikasi		3,617,948		2,001,221	*Syndicated*
Investasi		1,543,727		1,994,573	*Investment*
Program pemerintah		2,634,668		1,886,377	*Government programs*
Karyawan		2,007,101		1,198,003	*Employees*
		106,697,378		94,677,917	
Dolar Amerika Serikat					*United States Dollar*
Modal kerja	70,834,998	1,102,724	71,006,648	1,012,022	*Working capital*
Sindikasi	4,717,528	73,440	-	-	*Syndicated*
		1,176,164		1,012,022	
		107,873,542		95,689,939	
Total		108,339,692		95,968,071	*Total*
Cadangan kerugian penurunan nilai		(1,631,811)		(1,809,372)	*Allowance for impairment losses*
Neto		**106,707,881**		**94,158,699**	***Net***

b. Berdasarkan kolektibilitas / *b. By collectibility*

	31 Desember/ *December 31,* 2022		31 Desember/ *December 31,* 2021		
	Pokok/ *Principal*	Cadangan/ *Allowance*	Pokok/ *Principal*	Cadangan/ *Allowance*	
Individual					***Individual***
Kurang lancar	12,950	3,468	167,160	93,736	*Substandard*
Diragukan	12,379	10,089	-	-	*Doubtful*
Macet	355,431	333,652	247,705	232,215	*Loss*
Kolektif					***Collective***
Lancar	104,904,715	424,957	92,543,727	610,044	*Current*
Dalam perhatian khusus	2,083,481	396,916	2,156,497	382,942	*Special mention*
Kurang lancar	132,110	26,603	61,961	16,861	*Substandard*
Diragukan	85,618	29,415	80,102	24,364	*Doubtful*
Macet	753,008	406,711	710,919	449,210	*Loss*
Total	**108,339,692**	**1,631,811**	**95,968,071**	**1,809,372**	***Total***

c. Berdasarkan sektor ekonomi / *c. By economic sector*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Perdagangan	9,141,167	6,378,451	*Trading*
Konstruksi	7,300,299	5,954,793	*Construction*
Industri	5,828,120	5,121,952	*Industry*
Pertanian	1,440,600	1,130,839	*Farming*
Pengangkutan dan pergudangan	345,372	816,303	*Transportation and warehousing*
Jasa-jasa dunia usaha	245,216	745,979	*Business services*
Jasa-jasa sosial	190,430	718,203	*Social services*
Listrik, gas, dan air	85,420	100,914	*Electricity, gas, and water*
Pertambangan	877,866	95,556	*Mining*
Lain-lain	82,885,202	74,905,081	*Others*
Total	108,339,692	95,968,071	*Total*
Cadangan kerugian penurunan nilai	(1,631,811)	(1,809,372)	*Allowance for impairment losses*
Neto	**106,707,881**	**94,158,699**	***Net***

Rincian kredit yang diberikan kepada sektor ekonomi "Lain-lain" adalah sebagai berikut:

The details of loans granted to "Others" are as follows:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Guna Bhakti	27,081,257	27,644,227	*Guna Bhakti*
Pra Purna Bhakti	7,472,033	8,890,190	*Pra Purna Bhakti*
Purna Bhakti	8,779,618	7,607,049	*Purna Bhakti*
Lain-lain	39,552,294	30,763,615	*Others*
Total	**82,885,202**	**74,905,081**	***Total***

- Kredit Guna Bhakti merupakan pembiayaan yang diberikan oleh Bank untuk debitur berpenghasilan tetap yang gajinya telah disalurkan melalui Bank dan/atau tempat debitur bekerja telah memiliki perjanjian kerja sama dengan Bank dimana sumber pengembaliannya berasal dari gaji debitur yang digunakan untuk keperluan konsumtif.
- Kredit Pra Purna Bhakti merupakan pembiayaan multiguna yang diberikan oleh Bank untuk debitur dengan status sebagai pegawai aktif berpenghasilan tetap yang akan memasuki masa pensiun sampai dengan debitur menjalani masa pensiun, yang gajinya pada saat pegawai aktif dibayarkan melalui Bank atau belum melalui Bank. Sumber pengembalian kredit tersebut dapat berasal dari gaji debitur/manfaat Tabungan Hari Tua/manfaat pensiun lainnya pada saat pegawai aktif dan manfaat pensiun yang disalurkan melalui Bank pada saat debitur pensiun.
- Kredit Purna Bhakti merupakan pembiayaan yang diberikan oleh Bank untuk debitur dengan status pensiunan sendiri atau pensiunan janda/duda yang gaji pensiunnya telah disalurkan melalui Bank di mana sumber pengembaliannya berasal dari gaji pensiun debitur yang digunakan untuk keperluan konsumtif.
- Pembayaran kredit tersebut di atas sebagian besar dilakukan melalui pemotongan gaji bulanan oleh Bank.

- *Guna Bhakti loan is a loan facility granted to debtors with regular, whose salaries have been channeled through the Bank and/or where the debtor's employees have had a cooperation agreement with the Bank based on which the sources of repayments will be derived from the debtor's salaries used for consumptive purposes.*
- *Kredit Pra Purna Bhakti is a multipurpose financing provided by Bank for debtors with the status of a fixed income active employee who will retire until the debtor is retired, whose salary is paid when active employees has been channeled through Bank or not via Bank. The source of the return on credit can be derived from the debtor's salary / Old Age Savings benefits / other retirement benefits when active employees and pension benefits has been channeled through Bank when the debtor is retired.*
- *The Purna Bhakti loan is financing provided by the Bank to a debtor who has retired or his widow/her widower pension salary has been channeled based on which the sources of repayments will be derived from the debtor's salaries used for consumptive purposes.*
- *Loan repayments are mostly collected through monthly salary deducted by the Bank.*

d. Berdasarkan periode sisa jatuh tempo / *By remaining period to maturity*

	31 Desember/ *December 31,* 2022		**31 Desember/ *December 31,* 2021**		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)**	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Rupiah					***Rupiah***
≤ 1 tahun		18,782,580		15,440,583	*≤ 1 year*
> 1 - 5 tahun		28,846,395		23,097,409	*> 1 - 5 years*
> 5 - 10 tahun		27,584,297		25,992,780	*> 5 - 10 years*
> 10 tahun		31,950,256		30,425,277	*> 10 years*
		107,163,528		94,956,049	
Dolar Amerika Serikat					***United States Dollar***
≤ 1 tahun	70,834,998	1,102,724	71,006,648	1,012,022	*≤ 1 year*
>5 - 10 Tahun	4,717,528	73,440		-	*>5 - 10 Tahun*
		1,176,164		1,012,022	
Total		108,339,692		95,968,071	*Total*
Cadangan kerugian penurunan nilai		(1,631,811)		(1,809,372)	*Allowance for impairment losses*
Neto		**106,707,881**		**94,158,699**	***Net***

e. Berdasarkan jangka waktu perjanjian kredit / *e. By term of credit agreements*

	31 Desember/ *December 31,* 2022		31 Desember/ *December 31,* 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					*Rupiah*
≤ 1 tahun		14,122,677		11,261,767	*≤ 1 year*
> 1 - 5 tahun		25,383,622		12,144,366	*> 1 - 5 years*
> 5 - 10 tahun		27,111,488		22,126,320	*> 5 - 10 years*
> 10 tahun		40,545,741		49,423,596	*> 10 years*
		107,163,528		94,956,049	
Dolar Amerika Serikat					*United States Dollar*
≤ 1 tahun	-	-	70,835,000	1,009,576	*≤ 1 year*
> 1 - 5 tahun	70,834,998	1,102,724	171,648	2,446	*> 1 - 5 years*
> 5 - 10 tahun	4,717,528	73,440	-	-	*> 5 - 10 years*
		1,176,164		1,012,022	
Total		108,339,692		95,968,071	*Total*
Cadangan kerugian penurunan nilai		(1,631,811)		(1,809,372)	*Allowance for impairment losses*
Neto		**106,707,881**		**94,158,699**	***Net***

f. Tingkat suku bunga rata-rata per tahun / *f. Average interest rates per annum*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah	12.15%	12.39%	*Rupiah*
Dolar Amerika Serikat	2.27%	1.14%	*United States Dollar*

g. Kredit *non-performing* berdasarkan sektor ekonomi / *g. Non-performing loans by economic sector*

	31 Desember/ *December 31,* 2022		31 Desember/ *December 31,* 2021		
	Kredit non-performing/ *Non - performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit non-performing/ *Non - performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Rupiah					***Rupiah***
Konstruksi	397,318	291,119	309,372	275,265	*Construction*
Perdagangan	282,248	174,120	233,843	140,826	*Trading*
Industri	28,499	18,226	35,192	31,610	*Industry*
Pertanian	20,134	13,881	19,998	15,831	*Farming*
Jasa dunia usaha	20,526	17,547	16,465	16,403	*Business services*
Pertambangan	2,427	2,416	7,633	6,538	*Mining*
Jasa-jasa sosial	3,383	3,192	6,063	4,266	*Social services*
Pengangkutan dan pergudangan	468	224	320	122	*Transportation and warehousing*
Lain-lain	596,493	289,213	636,515	323,079	*Others*
Dolar Amerika Serikat					***Dolar Amerika Serikat***
Industri	-	-	2,446	2,446	*Industry*
Total	**1,351,496**	**809,938**	**1,267,847**	**816,386**	***Total***

Rasio kredit yang diberikan *non-performing* - kotor terhadap total kredit yang diberikan adalah 1,25% dan 1,32% masing-masing pada tanggal 31 Desember 2022 dan 2021.

Non-performing loans - gross to total loan ratios are 1.25% and 1.32% as of December 31, 2022 and 2021, respectively.

Rasio kredit yang diberikan *non-performing* - bersih terhadap total kredit yang diberikan adalah 0,50% dan 0,47% masing-masing pada tanggal 31 Desember 2022 dan 2021.

Non-performing loans - net to total loan ratios are 0.50% and 0.47% as of December 31, 2022 and 2021, respectively.

Rasio kredit *non-performing* - kotor terhadap total kredit (entitas induk) adalah 1,16% dan 1,23% masing-masing pada tanggal 31 Desember 2022 dan 2021.

Non-performing loans - gross to total loan ratios (parent only) are 1.16% and 1.23% as of December 31, 2022 and 2021, respectively.

Rasio kredit *non-performing* - bersih terhadap total kredit (entitas induk) adalah 0,47% dan 0,41% masing-masing pada tanggal 31 Desember 2022 dan 2021.

Non-performing loans - net to total loan ratios (parent only) are 0.47% and 0.41% as of December 31, 2022 and 2021, respectively.

h. Kredit yang direstrukturisasi
Kredit yang direstrukturisasi pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp5.454.172 dan Rp3.800.970. Rincian kredit yang direstrukturisasi adalah sebagai berikut:

h. Restructured loans
Restructured loans as of December 31, 2022 and 2021 amounted to Rp5,454,172 and Rp3,800,970, respectively. Details of the restructured loans are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Perpanjangan jangka waktu dan penyesuaian suku bunga	459,794	218,862	*Extension of loan period and interest rate adjustment*
Perpanjangan jangka waktu kredit	913,812	806,232	*Extension of loan period*
Perpanjangan jangka waktu kredit dan skema lain	4,080,566	2,775,876	*Extension of loan period and other schemes*
Total	**5,454,172**	**3,800,970**	***Total***

Rincian kredit yang direstrukturisasi berdasarkan kolektibilitas dan sektor ekonomi adalah sebagai berikut:

Restructured loans by collectibility and economic sector are as follows:

	31 Desember/*December 31,* 2022						
	Lancar/ *Current*	**Dalam perhatian khusus/ *Special mention***	**Kurang lancar/ *Substandard***	**Diragukan/ *Doubtful***	**Macet/ *Loss***	**Total**	
Konstruksi	1,107,986	40,502	88,973	-	28,437	1,265,898	*Construction*
Perdagangan	809,451	60,008	1,662	7,987	46,646	925,754	*Trading*
Industri	212,093	570,599	10	519	12,723	795,944	*Industry*
Jasa-jasa dunia usaha	99,377	3,106	-	-	61,527	164,010	*Business services*
Pengangkutan dan pergudangan	116,961	56,263	-	-	143	173,367	*Transportation and warehousing*
Jasa-jasa sosial	112,664	-	-	390	-	113,054	*Social services*
Pertanian	117,837	18,712	-	115	1,114	137,778	*Farming*
Pertambangan	40,616	-	-	2,576	-	43,192	*Mining*
Listrik, Gas, dan Air	6,538	-	-	-	-	6,538	*Electricity, Gas and Water*
Lain-lain	1,344,923	266,247	18,916	13,743	184,808	1,828,637	*Others*
Total	**3,968,446**	**1,015,437**	**109,561**	**25,330**	**335,398**	**5,454,172**	***Total***

	31 Desember/*December 31,* 2021						
	Lancar/ *Current*	**Dalam perhatian khusus/ *Special mention***	**Kurang lancar/ *Substandard***	**Diragukan/ *Doubtful***	**Macet/ *Loss***	**Total**	
Konstruksi	1,086,820	31,906	-	1,227	21,678	1,141,631	*Construction*
Perdagangan	616,565	36,095	48	2,574	12,745	668,027	*Trading*
Industri	280,661	15,786	59	2,171	11,952	310,629	*Industry*
Jasa-jasa dunia usaha	134,030	4,941	-	2,762	-	141,733	*Business services*
Pengangkutan dan pergudangan	92,192	-	-	259	-	92,451	*Transportation and warehousing*
Jasa-jasa sosial	43,527	275	4,997	-	836	49,635	*Social services*
Pertanian	40,077	5,808	-	735	98	46,718	*Farming*
Pertambangan	8,087	-	-	-	-	8,087	*Mining*
Listrik, Gas, dan Air	3,254	3,047	-	-	-	6,301	*Electricity, Gas and Water*
Lain-lain	1,121,726	155,482	43,918	3,948	10,684	1,335,758	*Others*
Total	**3,426,939**	**253,340**	**49,022**	**13,676**	**57,993**	**3,800,970**	***Total***

Pembiayaan yang direstrukturisasi sampai dengan bulan 31 Desember 2022 dan 2021 sebesar Rp230.902 dan Rp935.216 terhadap pembiayaan dan piutang Syariah sesuai dengan ketentuan OJK dan internal Bank BJB Syariah (entitas anak).

The restructured financing up to December 2022 and 2021 is Rp230.902 and Rp935,216 *for Sharia financing and receivables in accordance with the provisions of the OJK and internal Bank BJB Syariah (subsidiary).*

Pada tanggal 31 Desember 2022 dan 2021, Bank dan entitas anak telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan POJK No. 17/POJK.03/2021 tentang perubahan atas 48/POJK.03/2020 dan POJK No. 11/POJK.03/2020 "Stimulus Perekonomian Nasional sebagai kebijakan *countercyclical* Dampak Penyebaran Coronavirus *Disease* 2019" tertanggal 10 September 2021.

As of December 31, 2022 and 2021, the Bank and its subsidiaries has restructured credit for debtors affected by the Covid-19 pandemic in accordance with POJK No. 17/POJK.03/2021 regarding the changes of POJK No. 48/POJK.03/2020 and POJK No. 11/POJK.03/2020, "National Economic Stimulus as countercyclical Policy Impact of Coronavirus Disease spread 2019" dated September 10, 2021.

i. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

i. Movement in the gross carrying amount
The movement in the gross carrying amount are as follow:

	31 Desember/*December 31* , 2022				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo awal	**93,118,267**	**962,585**	**1,732,194**	**95,813,046**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	119,930	(129,362)	(4,334)	(13,766)	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(1,476,240)	1,484,055	(7,815)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1,584,973)	(186,412)	1,771,385	-	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	11,880,489	1,430,449	(547,949)	12,762,989	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(386,719)	(386,719)	*Written-off*
Lain- lain	164,142	-	-	164,142	*Others*
Saldo akhir	**102,221,615**	**3,561,315**	**2,556,762**	**108,339,692**	***Ending balance***

	31 Desember/*December 31*, 2021				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo awal	**87,239,041**	**851,519**	**1,360,374**	**89,450,934**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	(454,461)	1,911,242	(1,456,781)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(987,324)	(1,676,454)	2,663,778	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	3,947,776	(1,370,368)	(2,577,408)	-	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	3,552,438	1,272,158	2,276,288	7,100,884	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(534,057)	(534,057)	*Written-off*
Lain- lain	(24,178)	(25,512)	-	(49,690)	*Others*
Saldo akhir	**93,273,292**	**962,585**	**1,732,194**	**95,968,071**	***Ending balance***

j. Perubahan cadangan kerugian penurunan nilai

j. Movements in the allowance for impairment losses

	31 Desember/*December 31*, 2022				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo awal	**383,131**	**92,580**	**1,333,661**	**1,809,372**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	(70,573)	(12,746)	(4,718)	(88,037)	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(27,285)	104,365	(77,080)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(37,505)	(20,398)	60,854	2,951	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	(17,996)	335,456	(39,630)	277,830	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(386,719)	(386,719)	*Written-off*
Lain- lain	16,414	-	-	16,414	*Others*
Saldo akhir	**246,186**	**499,257**	**886,368**	**1,631,811**	***Ending balance***

	31 Desember/*December 31*, 2021				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo awal	**418,894**	**93,493**	**1,243,283**	**1,755,670**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	(6,783)	28,526	(21,743)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(12,658)	(21,493)	34,151	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	61,684	(21,412)	(40,272)	-	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	101,197	38,978	652,299	792,474	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(534,057)	(534,057)	*Written-off*
Lain- lain	(179,203)	(25,512)	-	(204,715)	
Saldo akhir	**383,131**	**92,580**	**1,333,661**	**1,809,372**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible loans.

k. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

1) Kredit yang diberikan dijamin dengan deposito, agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan.
2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor, dan kredit perorangan lainnya.

k. Other significant information relating to loans

1) Loans are secured by deposits, collateral bound by hypothecation or a power of attorney to sell and other collateral commonly accepted by banks.

2) Consumer credit consists of housing, vehicles, and other personal loans.

3) Kredit Program Pemerintah terdiri atas Kredit Usaha Tani, Kredit Koperasi Primer dan Anggotanya, dan Kredit Pengusaha Kecil dan Mikro.
4) Kredit Karyawan atau Kredit Abdi Bhakti (KAB) adalah kredit yang diberikan kepada pegawai untuk tujuan multiguna dengan rata-rata tingkat bunga sebesar 6,5% dan jangka waktu maksimal 20 tahun. Pinjaman dan bunganya dilunasi melalui pemotongan gaji setiap bulan.
5) Pada tanggal 31 Desember 2022 dan 2021, Bank dan entitas anak memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK).
6) Rasio kredit UMKM terhadap kredit yang diberikan adalah 10,95% dan 9,69% masing-masing pada tanggal 31 Desember 2022 dan 2021.
7) Keikutsertaan Bank dan entitas anak dalam pinjaman sindikasi dengan bank lain adalah sebesar Rp3.691.388 dan Rp1.198.002 masing-masing pada tanggal 31 Desember 2022 dan 2021. Partisipasi Bank dan entitas anak dalam pinjaman sindikasi tersebut berkisar antara 2,22% – 32,00% dan 2,22% – 20,00% masing-masing pada tanggal 31 Desember 2022 dan 2021.
8) Kredit yang telah dihapusbukukan oleh Bank dan entitas anak dicatat sebagai bagian dari rekening administratif.
9) Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar dan Rp1.663.090 dan Rp599.893 (Catatan 20d).
10) Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp528.916 dan Rp277.375 (Catatan 20e).
11) Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp504.652 dan Rp482.221 (Catatan 21d).
12) Hingga 31 Desember 2022, Bank telah melakukan Perjanjian Kerja Sama dengan PT Asuransi Bangun Askrida, PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Jasa Indonesia, PT Asuransi Jasaraharja Putera, dan PT Jamkrindo Syariah untuk Asuransi Kredit Mikro, Komersial, Lembaga Keuangan Mikro Dan Korporasi. Sementara Bank telah melakukan kerja sama dengan PT Asuransi Kredit Indonesia untuk Kredit Usaha Rakyat (KUR) dan kerja sama dengan Lembaga Pembiayaan Ekspor Indonesia untuk Penjaminan Kredit. Untuk penutupan Asuransi Kerugian Agunan, Bank bekerja sama dengan PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi

3) Government Program Loans consist of Agricultural Business Loans, Primary and Member Cooperative Loans, and Small and Micro Business Loans.
4) Loans Employee or Loan Abdi Bhakti (KAB) is credit given to employees for multipurpose purposes with an average interest rate of 6.5% and a maximum period of 20 years. The loan and interest are repaid through salary deductions every month.
5) As of December 31, 2022 and 2021, the Bank and its subsidiaries complied with the Legal Lending Limit (LLL) requirements of Bank Indonesia.
6) The ratio of UMKM credit to total loans are 10.97% and 9.69% as of December 31, 2022 and 2021, respectively.
7) The Bank and its subsidiaries' participation in syndicated loans with other banks amounted to Rp3,691,388 and Rp1,198,002 as of December 31, 2022 and 2021, respectively. The Bank and its subsidiaries' participation in syndicated loans ranged between 2.22% - 32.00% and 2.22% - 20.00% as of December 31, 2022 and 2021, respectively .
8) The loans written off by the Bank and its subsidiaries are recorded as part of administrative accounts.
9) Current accounts blocked and pledged as loan collateral as of December 31, 2022 and 2021 amounted to Rp1,663,090 and Rp599,893, respectively (Note 20d).
10) Time deposits blocked and pledged as loan collateral as of December 31, 2022 and 2021 amounted to Rp528,916 and Rp277,375, respectively (Note 20e).
11) Time deposits from other banks blocked and pledged as loan and and receivable collateral as of December 31, 2022 and 2021 amounted to Rp504,652 dan Rp482,221, respectively (Note 21d).
12) Until December 31, 2022, the Bank carried out a binding contract with PT Asuransi Bangun Askrida, PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Jasa Indonesia, PT Asuransi Jasaraharja Putera, and PT Jamkrindo Syariah in relation to Coverage Micro, Commercial, Micro Financial Institution And Coorporation Loan. Meanwhile the Bank carried out a binding contract with PT Asuransi Kredit Indonesia in relation to coverage Kredit Usaha Rakyat Loan (KUR) and binding contract with Lembaga Pembiayaan Ekspor Indonesia in relation to coverage Penjaminan Loan. The Bank also carried out a binding contract with PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia, PT

Tugu Pratama Indonesia, Tbk., PT Asuransi Sinar Mas, dan PT Asuransi Dayin Mitra Tbk. Bank juga bekerja sama dengan Perusahaan Pialang Asuransi PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama, PT Fresnel Perdana Mandiri serta PT Trasmi Pialang Asuransi d/h PT Grasia Media Utama dalam mengelola pertanggungan pada segmen Kredit Konsumer Dan Kredit Ritel, PT Brocade Insurance Broker, dan PT Nusantara Insurance Broker & Consultant, untuk Kredit Mikro Utama serta PT Nusantara Insurance Broker & Consultant dan PT Trasmi Pialang Asuransi d/h PT Grasia Media Utama dalam mengelola pertanggungan pada segmen Kredit KPR.

Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Sinar Mas, and PT Asuransi Dayin Mitra Tbk. in relation to coverage Collateral Assets. The Bank carried out a binding contract with Insurance Broker Company PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama, PT Fresnel Perdana Mandiri and PT Trasmi Pialang Asuransi foremerly known as PT Grasia Media Utama to Coverage Consumer & Retail Loan Segment, PT Brocade Insurance Broker, and PT Nusantara Insurance Broker & Consultant, to coverage Mikro Utama Loan, and PT Nusantara Insurance Broker & Consultant and PT Trasmi Pialang Asuransi foremerly known as PT Grasia Media Utama to coverage KPR Loan segment.

13) Bank telah menandatangani Perjanjian Kerja sama Pembiayaan Kredit Multiguna dengan PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) dengan bentuk Penerusan *(Channeling)* sebagaimana tertuang dalam Akta Notaris Herdimansyah Chaidirsyah, S.H. No. 40 tanggal 13 November 2015.

13) The Bank entered into an agreement with PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) to provide Kredit Multiguna loans in the form of channeling as notarized in the Notarial Deed No. 40 dated November 13, 2015 of Herdimansyah Chaidirsyah, S.H.

Dalam kerja sama ini, Bank memberikan kuasa kepada BPD SulutGo untuk menyalurkan fasilitas kredit, menandatangani perjanjian kredit dan pengikatan jaminan masing-masing debitur, melaksanakan hak Bank sehubungan dengan jaminan dan melakukan penagihan pembayaran fasilitas kredit oleh debitur.

Under the agreement, the Bank gives authority to BPD SulutGo to provide credit facilities, to sign the credit agreement and collateral binding agreement of each debtors, to execute the Bank's right relating to guarantees and to receive repayment of the credit facility by the debtors.

Maksimum fasilitas dalam rangka kerja sama ini adalah sebesar Rp500.000 dengan jangka waktu kerja sama dan penarikan dana maksimal 12 bulan sejak perjanjian ditandatangani. Sampai dengan tanggal 31 Desember 2022 dan 2021, jumlah realisasi penyaluran kredit adalah masing-masing sebesar Rp9.789 yang terdiri dari 109 debitur dan Rp14.312 yang terdiri dari 144 debitur.

The maximum amount of the facility amounted to Rp500,000 with the period of the agreement and fund withdrawal for 12 months since the date the agreement was signed. Up to December 31, 2022 and 2021, the total realization of the loan channeling amounted to Rp9,789 which consisted of 109 debtors and Rp14,312 which consisted of 144 debtors, respectively.

14) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) sebagaimana tertuang dalam Perjanjian Kerja sama antara Bank dan BPD Sulteng sesuai dengan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No.4 tanggal 26 Februari 2015. Perjanjian Jual Beli Piutang No. 5 tanggal 26 Februari 2015 dan Perjanjian Pengalihan Piutang No. 6 tanggal 26 Februari 2015.

14) The Bank purchased loans from PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) based on the agreement between the Bank and BPD Sulteng which was notarized under Notarial Deed No. 4 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., Sales Agreement No.5 dated February 26, 2015 and Cessie Agreement No. 6 dated February 26, 2015.

Jumlah komitmen pembelian kredit ini adalah sebesar Rp250.000. Pada tanggal 31 Desember 2022 dan 2021, jumlah realisasi pembelian kredit adalah masing-masing sebesar Rp2.515 yang terdiri dari 49 debitur dan Rp4.342 yang terdiri dari 73 debitur.

The total commitment of the loans purchased amounted to Rp250,000. As of December 31, 2021 dan 2020, the total realization of the loans purchased amounted to Rp2,515 which consisted of 49 debtors and Rp4,342 which consisted of 73 debtors, respectively.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

The loans purchase transaction is a non recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

Dalam hal terjadi tunggakan dari debitur, BPD Sulteng secara aktif berkewajiban untuk melakukan penagihan kepada debitur untuk kepentingan Bank sesuai prosedur yang berlaku.

When the debtors' default, BPD Sulteng is obliged to conduct the collection procedures from the debtors on behalf of the Bank in accordance with the applicable procedures.

Kredit tersebut merupakan Kredit Multiguna yang disalurkan oleh BPD Sulteng kepada pegawai negeri sipil aktif di lingkungan Pemerintah Daerah Provinsi Sulawesi Tengah dan Kabupaten/Kota se-Provinsi Sulawesi Tengah, dengan kriteria antara lain:

These loans are Multiguna loans which are provided by BPD Sulteng for active government employees of province and municipalities/ regencies in the province of Sulawesi Tengah with criteria of among others:

(a) maksimum plafon kredit sebesar Rp200 per debitur, (b) memiliki kolektibilitas 1 (satu)/lancar, (c) jangka waktu disesuaikan dengan jangka waktu kredit setiap debitur maksimal 12 (dua belas) tahun sejak tanggal pengalihan (d) Debitur yang dialihkan adalah debitur yang gajinya telah disalurkan melalui BPD Sulteng.

(a) maximum credit limit of Rp200 per debtor, (b) collectibility 1 (one)/current, (c) period of loan is adjusted for each debtor to a maximum of 12 (twelve) years since purchase date, (d) Debtors transferred are the debtor whose salary has been channeled through the BPD Sulteng.

Setelah pengalihan kredit tersebut, BPD Sulteng akan bertindak sebagai agen pengelolaan, atau pihak yang mengelola pembayaran dari debitur dan mengadministrasikan dokumen kredit debitur sebagaimana tertuang dalam Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 7 tanggal 26 Februari 2015 tentang Perjanjian Pengelolaan Piutang antara Bank dan BPD Sulteng. Atas jasa pengelolaan piutang tersebut, BPD Sulteng mendapat imbalan sebesar 20% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sulteng dan diterima oleh Bank.

After the purchase of loans, BPD Sulteng acts an agent, or the party which manages the payment from debtors and administers the debtor's loan documents based on deed No. 7 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., regarding receivable management agreement between Bank and BPD Sulteng. For the services rendered, BPD Sulteng will receive a fee at 20% of every debtor interest obligation paid by BPD Sulteng and received by the Bank.

15) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Sulawesi Tenggara (BPD Sultra) sebagaimana tertuang dalam Perubahan Perjanjian Kerja sama antara Bank dan BPD Sultra sesuai dengan Akta Notaris Yenni Yunithawati Rukmana, S.H., No. 98 tanggal 28 Desember 2018, Akta Notaris Ida Bagus Sidi Mantra, S.H., M.Kn., No.465 tanggal 28 Juli 2017 dan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 2 tanggal 16 Juni 2015. Perjanjian Jual Beli Piutang No. 3 tanggal 16 Juni 2015 dan Perjanjian Pengalihan Piutang No. 4 tanggal 16 Juni 2015. Jumlah komitmen pembelian piutang ini adalah sebesar Rp300.000. Pada tanggal 31 Desember 2022 dan 2021, jumlah realisasi pembelian piutang adalah masing-masing sebesar Rp1.879 yang terdiri dari 70 debitur dan Rp3.962 yang terdiri dari 131 debitur.

15) The Bank has purchased the Credit of the Southeast Sulawesi Regional Development Bank (BPD Sultra) as stated in the Amendment to the Cooperation Agreement between the Southeast Sulawesi Bank and BPD in accordance with Notarial Deed Yenni Yunithawati Rukmana, SH, No. 98 dated December 28, 2018, Ida Bagus Sidi Mantra's Notary Deed , S.H., M.Kn., No.465 dated July 28, 2017 and Notary Deed Popy Kuntari Sutresna, S.H., M.Hum., No. 2 June 16, 2015. Receivable Sale and Purchase Agreement No. 3 dated June 16, 2015 and Accounts Receivable Transfer Agreement No. 4 dated June 16, 2015. The total commitment to purchase these receivables is Rp300,000. As of December 31, 2022 and 2021, the total realized purchases of receivables amounted to Rp1,879 consisting of 70 debtors and Rp3,962 consisting of 131 debtors, respectively.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

Setelah pembelian kredit tersebut, BPD Sultra akan bertindak selaku pihak yang melakukan penagihan kepada debitur, memelihara dan mengadministrasikan tagihan secara tertib untuk kepentingan Bank dan melakukan penyetoran atas pembayaran yang diterima dari debitur baik berupa angsuran, bunga dan/atau liabilitas lainnya yang menjadi hak Bank termasuk dalam hal terjadinya pembayaran dipercepat oleh debitur ke rekening penampung BPD Sultra di Bank BJB, selambat-lambatnya dua hari kerja berikutnya sejak diterimanya pembayaran dari debitur. Atas jasa pengelolaan piutang tersebut, BPD Sultra mendapat imbalan sebesar 30% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sultra dan diterima oleh Bank.

16) Bank telah melakukan kerja sama jual beli piutang dengan PT Bank Sahabat Sampoerna pada tanggal 21 Februari 2018. Nilai jual beli piutang tersebut telah disepakati dalam perjanjian subrogasi pada tanggal 26 Februari 2018 dengan harga pembelian sebesar Rp13.993. Dalam perjanjian kerja sama jual beli piutang, Bank menunjuk Bank Sahabat Sampoerna sebagai agen pengembalian piutang.

17) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Banten, Tbk (Bank Banten) sebagaimana tertuang dalam Akta Pengikatan Jual Beli Piutang No. 12 tanggal 11 Mei 2020 dari notaris R. Tendy Suwarman, S.H., Jumlah komitmen pembelian piutang ini adalah sebesar Rp849.000.

    Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

    Kredit tersebut merupakan Kredit Multiguna yang disalurkan oleh Bank Banten kepada Aparatur Sipil Negara aktif di lingkungan Pemerintah Daerah Provinsi Banten, dengan kriteria antara lain: (a) kredit yang dibeli merupakan *performing loan* minimal 3 bulan, (b) debitur tidak memiliki fasilitas kredit yang sama di Bank, (c) debitur yang dialihkan adalah debitur yang gajinya telah disalurkan melalui Bank.

The loans purchase transaction is a non-recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

After the loan purchase, BPD Sultra will act as the party that collects debtors, maintains and administers bills in an orderly manner for the Bank's interests and deposits for payments received from debtors in the form of installments, interest and/or other liabilities which are included in the Bank's rights. in the event of an expedited payment by the debtor to the Southeast Sulawesi BPD holding account at BJB Bank, no later than two subsequent working days from receipt of payment from the debtor. For the accounts receivable management services, the Southeast Sulawesi BPD receives 30% of each debtor interest liability that has been deposited by the Southeast Sulawesi BPD and received by the Bank.

16) The Bank entered into an agreement to buy and sell receivables with PT Bank Sahabat Sampoerna on February 21, 2018. The sale and purchase of the receivables is agreed upon the Subrogation Agreement on February 26, 2018 with a purchase price of Rp13,993. In the agreement on a sale and purchase of account receivable, Bank appoint PT Bank Sahabat Sampoerna to carry out the function as a Receivable management Agent.

17) The Bank purchased loans from PT Bank Pembangunan Daerah Banten, Tbk (Bank Banten) based on the Cessie Agreement No.12 dated May 11, 2020 of notary R. Tendy Suwarman, S.H., The total commitment of the loans purchased amounted to Rp849,000.

The loans purchase transaction is a non-recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

These loans are Multiguna loans which are provided by Bank Banten for active government employees of province and municipalities/ regencies in the province of Banten with criteria of among others: (a) performing loan minimum of 3-month period, (b) no double financing, (c) loan purchased are for debtors whose salary has been channeled through the Bank.

Bank telah melakukan penjualan Kredit Cessie Hybrid kepada PT. Bank Pembangunan Daerah Banten (Bank Banten) sebagaimana tertuang dalam Akta Perjanjian Jual Beli Piutang Nomor 20 Tanggal 28 Juli 2020 yang dibuat di hadapan Notaris Aldo AA, SH., M.Kn. Adapun jumlah komitmen penjualan ini adalah sebesar Rp557.191.904.174,-

The Bank has sold Cessie Hybrid Credit to PT. Pembangunan Daerah Banten (Bank Banten) as stated in the Deed of Loan Sale and Purchase Agreement Number 20 dated July 28, 2020 made before Notary Aldo AA, SH., M.Kn amounting to Rp557,191,904,174.

18) Selama tahun 2020, Bank ditetapkan sebagai bank umum mitra untuk penempatan uang negara dalam rangka pelaksanaan program Pemulihan Ekonomi Nasional (PEN) sesuai dengan PMK No.104/PMK.05/2020 tanggal 6 Agustus 2020. Dalam rangka percepatan PEN, Pemerintah melakukan penempatan uang negara kepada perbankan salah satunya di Bank dalam bentuk deposito dengan tenor 6 bulan sebesar Rp2.500.000 pada tanggal 13 Agustus 2020. Dana Pemerintah tersebut telah disalurkan dalam bentuk kredit sebesar Rp5.336.239 selama periode 14 Agustus 2020 sampai dengan 18 Oktober 2020.

Bank BJB kembali mendapatkan kepercayaan dari pemerintah untuk penempatan Dana PEN tahap II sebesar Rp2.500.000 periode 9 Februari 2021 - 6 Agustus 2021.

18) During 2020, the Bank was designated as a partner commercial bank for the placement of state money in the context of implementing Program Pemulihan Ekonomi (PEN) in accordance with PMK No.104/PMK.05/2020 dated August 6, 2020. In order to accelerate PEN, the Government placed money government funds to banks, one of which was in the Bank in the form of deposits with a 6 month tenor of Rp2,500,000 on August 13, 2020. The Government funds had been disbursed in the form of loans in the amount of Rp5,336,239 during the period from August 14, 2020 to October 18, 2020.

Bank BJB has again won the trust of the government for the placement of PEN Fund Phase II of Rp2,500,000 for the period February 9, 2021 – August 6, 2021.

13. Pembiayaan dan Piutang Syariah / *13. Sharia Financing and Receivables*

Pembiayaan dengan prinsip syariah seluruhnya diberikan dalam mata uang rupiah.

All sharia financing were granted in rupiah currency.

a. Berdasarkan jenis dan kolektibilitas / *a. By type and collectibility*

31 Desember 2022 / *December 31, 2022*	Lancar/ *Current*	Dalam Perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total/ *Total*	
Pihak Berelasi							***Related parties***
Konsumsi	29,437	-	-	-	-	29,437	*Consumption*
Investasi	-	-	-	-	-	-	*Investment*
Pihak ketiga							***Third parties***
Konsumsi	4,746,781	134,793	11,048	5,587	58,610	4,956,819	*Consumption*
Modal kerja	1,001,868	89,824	165	-	123,928	1,215,785	*Working capital*
Investasi	1,164,810	33,336	142	292	15,287	1,213,867	*Investment*
Karyawan	-	-	-	-	-	-	*Employees*
Sindikasi	-	-	-	-	-	-	*Syndicated*
Total	6,942,896	257,953	11,355	5,879	197,825	7,415,908	*Total*
Cadangan kerugian penurunan nilai	(24,622)	(12,833)	(446)	(594)	(121,380)	(159,875)	*Allowance for impairment losses*
Neto	**6,918,275**	**245,120**	**10,909**	**5,285**	**76,445**	**7,256,033**	***Net***

31 Desember 2021	Lancar/ *Current*	Dalam Perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total/ *Total*	*December 31, 2021*
Pihak Berelasi							***Related parties***
Konsumsi	1,230	-	-	-	-	1,230	*Consumption*
Investasi	25,126	-	-	-	-	25,126	*Investment*
Pihak ketiga							***Third parties***
Konsumsi	4,273,498	67,331	6,370	2,345	53,512	4,403,056	*Consumption*
Modal kerja	533,022	58,816	4,545	59,032	70,572	725,987	*Working capital*
Investasi	989,033	37,059	65	1,753	21,548	1,049,458	*Investment*
Karyawan	26,356	-	-	-	-	26,356	*Employees*
Sindikasi	187,656	-	-	-	-	187,656	*Syndicated*
Total	6,035,921	163,206	10,980	63,130	145,632	6,418,869	*Total*
Cadangan kerugian penurunan nilai	(20,377)	(19,293)	(803)	(575)	(88,300)	(129,348)	*Allowance for impairment losses*
Neto	**6,015,544**	**143,913**	**10,177**	**62,555**	**57,332**	**6,289,521**	***Net***

b. Berdasarkan jenis akad

b. By type of agreement

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Murabahah	4,571,830	4,076,138	*Murabahah*
Musyarakah	2,464,254	2,026,941	*Musyarakah*
Mudharabah	271,492	172,626	*Mudharabah*
Qardh	107,729	142,188	*Qardh*
Istishna	603	976	*Istishna*
Total	7,415,908	6,418,869	*Total*
Cadangan kerugian penurunan nilai	(159,875)	(129,348)	*Allowance for impairment losses*
Neto	**7,256,033**	**6,289,521**	***Neto***

c. Berdasarkan sektor ekonomi

c. By economic sector

31 Desember 2022	Lancar/ *Current*	Dalam Perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total/ *Total*	*December 31, 2022*
Industri	232,738	138	-	-	2,940	235,816	*Industry*
Perdagangan	216,150	2,702	307	158	10,622	229,939	*Trading*
Jasa-jasa sosial	577,605	87	-	-	6,066	583,758	*Social services*
Listrik, gas dan air	55,705	-	-	-	-	55,705	*Electricity, gas, and water*
Pertanian	28,390	15	-	-	2,253	30,658	*Farming*
Jasa dunia usaha	427,449	44,743	-	-	72,053	544,245	*Business services*
Pengangkutan dan pergudangan	349,422	53,090	-	-	-	402,512	*Transportation and warehousing*
Konstruksi	214,228	22,384	-	-	45,141	281,753	*Constructions*
Pertambangan	88,516	-	-	134	140	88,790	*Mining*
Lain-lain	4,752,693	134,794	11,048	5,587	58,610	4,962,732	*Others*
Total	6,942,896	257,953	11,355	5,879	197,825	7,415,908	*Total*
Cadangan kerugian penurunan nilai	(24,622)	(12,834)	(446)	(594)	(121,379)	(159,875)	*Allowance for impairment losses*
Neto	**6,918,274**	**245,119**	**10,909**	**5,285**	**76,446**	**7,256,033**	***Net***

31 Desember 2021	Lancar/ *Current*	Dalam Perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total/ *Total*	*December 31, 2021*
Industri	140,426	365	-	-	3,839	144,630	*Industry*
Perdagangan	147,166	8,483	53	-	9,717	165,419	*Trading*
Jasa-jasa sosial	610,778	3,517	92	1,387	6,490	622,264	*Social services*
Listrik, gas dan air	26,205	-	-	-	10	26,215	*Electricity, gas, and water*
Pertanian	14,067	193	-	-	4,321	18,581	*Farming*
Jasa dunia usaha	173,489	104	-	59,015	2,495	235,103	*Business services*
Pengangkutan dan pergudangan	316,888	58,421	-	-	297	375,606	*Transportation and warehousing*
Konstruksi	122,191	23,398	2,029	-	51,334	198,952	*Constructions*
Pertambangan	26,115	-	-	-	-	26,115	*Mining*
Lain-lain	4,458,596	68,725	8,806	2,728	67,129	4,605,984	*Others*
Total	6,035,921	163,206	10,980	63,130	145,632	6,418,869	*Total*
Cadangan kerugian penurunan nilai	(20,377)	(19,293)	(803)	(575)	(88,300)	(129,348)	*Allowance for impairment losses*
Neto	**6,015,544**	**143,913**	**10,177**	**62,555**	**57,332**	**6,289,521**	***Net***

d. Berdasarkan periode sisa jatuh tempo / *d. By remaining period to maturity*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			***Rupiah***
< 1 tahun	1,092,907	515,147	*< 1 year*
> 1 - 5 tahun	1,831,861	1,092,815	*> 1 - 5 years*
> 5 - 10 tahun	1,974,142	1,885,723	*> 5 - 10 years*
> 10 tahun	2,516,998	2,925,184	*> 10 years*
Total	7,415,908	6,418,869	*Total*
Cadangan kerugian penurunan nilai	(159,875)	(129,348)	*Allowance for impairment losses*
Neto	**7,256,033**	**6,289,521**	***Net***

e. Berdasarkan jangka waktu perjanjian kredit / *e. By term of credit agreements*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			***Rupiah***
< 1 tahun	574,943	880,023	*< 1 year*
> 1 - 5 tahun	974,960	1,657,741	*> 1 - 5 years*
> 5 - 10 tahun	2,041,277	1,979,369	*> 5 - 10 years*
> 10 tahun	3,824,728	1,901,736	*> 10 years*
Total	7,415,908	6,418,869	*Total*
Cadangan kerugian penurunan nilai	(159,875)	(129,348)	*Allowance for impairment losses*
Neto	**7,256,033**	**6,289,521**	***Net***

f. Kisaran marjin dan setara bagi hasil per tahun adalah sebagai berikut:

f. Range of margin and equivalent revenue sharing per annum are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah	5% - 56%	5%-41%	*Rupiah*

g. Pembiayaan syariah *non-performing* berdasarkan sektor ekonomi

g. Non-performing sharia financing by economic sector

	31 Desember/*December 31*, 2022		**31 Desember/December 31, 2021**		
	Kredit *non-performing/ Non-performing loans*	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Kredit *non-performing/ Non-performing loans***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	
Pengangkutan dan pergudangan	11,088	(5,856)	297	180	*Transportation and warehousing*
Industri	2,940	(1,553)	3,839	1,275	*Industry*
Perdagangan	-	-	9,770	4,953	*Trading*
Konstruksi	45,141	(23,841)	53,363	24,203	*Constructions*
Jasa dunia usaha	72,053	(38,055)	61,511	2,170	*Business services*
Jasa-jasa sosial	6,066	(3,204)	7,968	1,753	*Social services*
Pertanian	2,253	(1,190)	4,321	2,902	*Farming*
Listrik, gas dan air	-	-	10	8	*Electricity, gas and water*
Lain-lain	75,518	(48,721)	78,663	52,234	*Others*
Total	**215,059**	**(122,420)**	**219,742**	**89,678**	***Total***

Pada tanggal 31 Desember 2022 dan 2021, rasio pembiayaan syariah *non-performing* - kotor terhadap jumlah pembiayaan syariah masing-masing sebesar 2,90%% dan 3,42%.

As of December 31, 2022 and 2021, non-performing sharia financing ratios - gross to total sharia financing are 2.90%% and 3.42%, respectively.

Pada tanggal 31 Desember 2022 dan 2021, rasio pembiayaan syariah *non-performing* - neto terhadap jumlah pembiayaan syariah masing-masing sebesar 1,25%% dan 2,03%.

As of December 31, 2022 and 2021, non-performing sharia financing ratios - net to total sharia financing are 1.25% and 2.03%, respectively.

h. Perubahan cadangan kerugian penurunan nilai

h. Movements in the allowance for impairment losses

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Saldo awal	129,348	157,093	*Beginning balance*
Penyisihan selama tahun berjalan	67,568	173,040	*Provision during the year*
Pembalikan selama tahun berjalan	(89,440)	(124,787)	*Reversal during the year*
Penghapusbukuan selama tahun berjalan	(5,785)	(105,135)	*Write-offs during the year*
Penerimaan kembali pembiayaan yang telah di hapus buku	58,184	29,137	*Recovery from loans written-off*
Saldo akhir	**159,875**	**129,348**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan syariah yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible sharia financing.

14. Tagihan dan Liabilitas Akseptasi / *14. Acceptances Receivable and Payable*

a. Tagihan akseptasi / *a. Acceptance receivable*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pihak ketiga			***Third parties***
Rupiah	185,493	154,268	*Rupiah*
Dollar Amerika Serikat	42,477	9,715	*United States Dollar*
Total	227,970	163,983	***Total***
Cadangan kerugian penurunan nilai	(2,374)	(1,616)	*Allowance for impairment losses*
Neto	**225,596**	**162,367**	***Net***

b. Liabilitas akseptasi / *b. Acceptance payable*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pihak ketiga			***Third parties***
Rupiah	185,493	154,268	*Rupiah*
Dollar Amerika Serikat	42,477	9,715	*United States Dollar*
Total	**227,970**	**163,983**	***Total***

c. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

c. Movement in the gross carrying amount
The movement in the gross carrying amount are as follow:

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Nilai tercatat bruto awal	**163,983**	**-**	**-**	**-**	**163,983**	***Initial gross carrying amount***
Aset baru	227,970	-	-	-	227,970	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(163,983)	-	-	-	(163,983)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**227,970**	-	-	-	**227,970**	***Ending gross carrying amount***

	31 Desember/*December 31, 2021*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**52,802**	**-**	**-**	**-**	**52,802**	***Initial gross carrying amount***
Aset baru	9,715	-	-	-	9,715	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	-	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	101,382	-	-	-	101,382	*Remeasurement*
Valuta asing dan perubahan lain	84	-	-	-	84	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**163,983**	-	-	-	**163,983**	***Ending gross carrying amount***

d. Perubahan cadangan kerugian penurunan nilai

d. Movement in the allowance for impairment losses

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**1,616**	**-**	**-**	**-**	**1,616**	***Initial balance***
Aset Baru	2,374	-	-	-	2,374	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,616)	-	-	-	(1,616)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Ending balance	**2,374**	-	-	-	**2,374**	***Ending balance***

	31 Desember/*December 31, 2021*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**30**	**-**	**-**	**-**	**30**	***Initial balance***
Aset Baru	1,316	-	-	-	1,316	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	-	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	270	-	-	-	270	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Ending balance	**1,616**	-	-	-	**1,616**	***Ending balance***

Informasi mengenai jatuh tempo tagihan dan liabilitas akseptasi diungkapkan pada Catatan 48.

Information with respect to maturities of acceptances receivable and payable is disclosed in Note 48.

Bank melakukan penilaian tagihan akseptasi secara individual dengan menggunakan bukti objektif atas penurunan nilai.

Bank assessed acceptances receivable individually for impairment using objective evidence of impairment.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Seluruh tagihan akseptasi yang dimiliki tanggal 31 Desember 2022 dan 2021 diklasifikasikan sebagai lancar.

All of acceptances receivable as of December 31, 2022 and 2021 are classified as current.

15. Penyertaan Saham / *15. Investments in Shares*

a. Penyertaan saham merupakan penyertaan pada Bank Perkreditan Rakyat (BPR) dan PT Asuransi Bangun Askrida.

a. Investments in shares represent shares participation in Bank Perkreditan Rakyat (BPR) and PT Asuransi Bangun Askrida.

	31 Desember/ *December* 2022		
	Total	Persentase kepemilikan/ *Percentage of ownership*	
Metode biaya			***Cost method***
BPR			***BPR***
Kabupaten Cianjur	2,816	11%	*Cianjur Regency*
Kabupaten Serang	2,400	5%	*Serang Regency*
Kabupaten Bogor	1,590	9%	*Bogor Regency*
Kabupaten Indramayu	1,260	7%	*Indramayu Regency*
Kabupaten Tangerang	1,050	1%	*Tangerang Regency*
Kabupaten Bekasi	990	4%	*Bekasi Regency*
Kabupaten Tasikmalaya	600	2%	*Tasikmalaya Regency*
Kabupaten Majalengka	423	3%	*Majalengka Regency*
Kabupaten Lebak	405	3%	*Lebak Regency*
Kabupaten Ciamis	300	4%	*Ciamis Regency*
Kabupaten Pandeglang	150	2%	*Pandeglang Regency*
Lainnya			***Others***
PT Bank Pembangunan Daerah Bengkulu	99,969	7%	*PT Bank Pembangunan Daerah Bengkulu*
PT Asuransi Bangun Askrida	30,140	11%	*PT Asuransi Bangun Askrida*
Total	142,093		*Total*
Cadangan kerugian penurunan nilai	(1,303)		*Allowance for impairment losses*
Neto	**140,790**		***Net***

	31 Desember/ *December 31 ,* 2021		
	Total	Persentase kepemilikan/ *Percentage of ownership*	
Metode biaya			***Cost method***
BPR			***BPR***
Kabupaten Cianjur	2,816	12%	*Cianjur Regency*
Kabupaten Serang	2,400	5%	*Serang Regency*
Kabupaten Bogor	1,590	9%	*Bogor Regency*
Kabupaten Indramayu	1,260	11%	*Indramayu Regency*
Kabupaten Tangerang	1,050	1%	*Tangerang Regency*
Kabupaten Bekasi	990	6%	*Bekasi Regency*
Kabupaten Tasikmalaya	600	4%	*Tasikmalaya Regency*
Kabupaten Majalengka	423	5%	*Majalengka Regency*
Kabupaten Lebak	405	4%	*Lebak Regency*
Kabupaten Ciamis	300	7%	*Ciamis Regency*
Kabupaten Pandeglang	150	2%	*Pandeglang Regency*
Lainnya			***Others***
PT Asuransi Bangun Askrida	30,140	11%	*PT Asuransi Bangun Askrida*
Total	42,124		*Total*
Cadangan kerugian penurunan nilai	(1,303)		*Allowance for impairment losses*
Neto	**40,821**		***Net***

b. Berdasarkan kolektibilitas / *b. By collectibility*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Lancar	139,843	37,057	*Current*
Kurang lancar	1,260	4,077	*Substandard*
Macet	990	990	*Loss*
Total	142,093	42,124	*Total*
Cadangan kerugian penurunan nilai	(1,303)	(1,303)	*Allowance for impairment losses*
Neto	**140,790**	**40,821**	***Net***

c. Perubahan cadangan kerugian penurunan nilai
Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas adalah cukup untuk menutup kerugian yang mungkin timbul atas penyertaan saham.

c. Movements in the allowance for impairment losses
Management believes that the allowance for impairment losses mentioned above is sufficient to cover impairment losses on investments in shares.

d. Penerimaan dividen dari penyertaan saham pada PT Asuransi Bangun Askrida dan BPR untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah Rp5.960 dan Rp6.074.

d. Dividend income received from investments in shares in PT Asuransi Bangun Askrida and BPR as of December 31, 2022 and 2021, is amounting to Rp5,960 and Rp6,074, respectively.

16. Aset Tetap dan Aset Hak Guna / *16. Fixed Assets and Right-of-Use Assets*

	31 Desember/*December, 31* 2022					
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Reklasifikasi/ *Reclassifications*	Revaluasi/ *Revaluations*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan/Nilai revaluasi						***Cost/Revaluation value***
Kepemilikan langsung						***Direct ownership***
Tanah	2,447,183	55,531	-	(33,022)	2,469,692	*Land*
Bangunan	625,682	-	2,916	-	628,598	*Buildings*
Perlengkapan	1,651,616	106,184	150,511	-	1,908,311	*Office equipment*
Kendaraan	64,851	1,028	-	-	65,879	*Vehicles*
	4,789,332	162,743	153,427	(33,022)	5,072,480	
Aset dalam penyelesaian	624,235	315,698	(202,472)	-	737,461	*Construction in progress*
	5,413,567	478,441	(49,045)	(33,022)	5,809,941	
Aset Hak Guna	961,946	34,692	(123,539)	-	873,099	*Right Of Use Assets*
	6,375,513	513,133	(172,584)	(33,022)	6,683,040	
Akumulasi penyusutan						***Accumulated depreciation***
Kepemilikan langsung						***Direct ownership***
Bangunan	(387,688)	(29,824)	-	-	(417,512)	*Buildings*
Perlengkapan	(1,228,862)	(203,676)	-	-	(1,432,538)	*Office equipment*
Kendaraan	(30,345)	(6,342)	-	-	(36,687)	*Vehicles*
	(1,646,895)	(239,842)	-	-	(1,886,737)	
Aset Hak Guna	(172,260)	(65,086)	4,292	-	(233,054)	*Right-of-use assets*
	(1,819,155)	(304,928)	4,292	-	(2,119,791)	
Nilai buku neto	**4,556,358**				**4,563,249**	***Net book value***

	31 Desember/*December, 31* 2021						
	Saldo Awal/ *Beginning Balance*	**Penambahan/ *Additions***	**Pengurangan/ *Disposals***	**Reklasifikasi/ *Reclassifications***	**Revaluasi/ *Revaluations***	**Saldo Akhir/ *Ending Balance***	
Biaya perolehan/Nilai revaluasi							***Cost/Revaluation value***
Kepemilikan langsung							***Direct ownership***
Tanah	2,360,847	-	-	-	86,336	2,447,183	*Land*
Bangunan	615,968	6,736	(6)	2,984	-	625,682	*Buildings*
Perlengkapan	1,477,866	76,067	-	97,683	-	1,651,616	*Office equipment*
Kendaraan	63,221	131	(1,941)	3,440	-	64,851	*Vehicles*
	4,517,902	82,934	(1,947)	104,107	86,336	4,789,332	
Aset dalam penyelesaian	556,653	179,032	-	(111,450)	-	624,235	*Construction in progress*
	5,074,555	261,966	(1,947)	(7,343)	86,336	5,413,567	
Aset Hak Guna	896,046	156,892	(90,992)	-	-	961,946	*Right Of Use Assets*
	5,970,601	418,858	(92,939)	(7,343)	86,336	6,375,513	
Akumulasi penyusutan							***Accumulated depreciation***
Kepemilikan langsung							***Direct ownership***
Bangunan	(358,243)	(29,445)	-	-	-	(387,688)	*Buildings*
Perlengkapan	(1,052,166)	(176,696)	-	-	-	(1,228,862)	*Office equipment*
Kendaraan	(27,673)	(7,799)	1,475	3,652	-	(30,345)	*Vehicles*
	(1,438,082)	(213,940)	1,475	3,652	-	(1,646,895)	
Aset Hak Guna	(117,171)	(123,496)	68,407	-	-	(172,260)	*Right-of-use assets*
	(1,555,253)	(337,436)	69,882	3,652	-	(1,819,155)	
Nilai buku neto	**4,415,348**					**4,556,358**	***Net book value***

Manajemen telah mengkaji ulang atas estimasi umur ekonomis, metode penyusutan, dan nilai residu pada setiap akhir periode pelaporan.

Management has reviewed the estimated economic life, depreciation method, and residual value at the end of each reporting period.

Aset hak guna per 31 Desember 2022 dan 2021 adalah sebagai berikut:

Right of use of assets as of December 31, 2022 and 2021 as follows:

	31 Desember/*December 31, 2022*					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Biaya perolehan:						***Cost:***
Tanah dan Bangunan	826,208	34,692	-	-	860,900	*Land and Building*
Inventaris Kantor	135,738	-	-	(123,539)	12,199	*Office Inventory*
	961,946	34,692	-	(123,539)	873,099	
Akumulasi penyusutan:						***Accumulated depreciation:***
Tanah dan Bangunan	(167,173)	(65,086)	-	-	(232,259)	*Land and Building*
Inventaris Kantor	(5,087)	-	-	4,292	(795)	*Office Inventory*
	(172,260)	(65,086)	-	4,292	(233,054)	
Nilai buku-neto	**789,686**				**640,045**	***Net book value***

	31 Desember/*December 31, 2021*					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Biaya perolehan:						***Cost:***
Tanah dan Bangunan	779,409	137,791	(90,992)	-	826,208	*Land and Building*
Inventaris Kantor	116,637	19,101	-	-	135,738	*Office Inventory*
	896,046	156,892	(90,992)	-	961,946	
Akumulasi penyusutan:						***Accumulated depreciation:***
Tanah dan Bangunan	(117,171)	(118,409)	68,407	-	(167,173)	*Land and Building*
Inventaris Kantor	-	(5,087)	-	-	(5,087)	*Office Inventory*
	(117,171)	(123,496)	68,407	-	(172,260)	
Nilai buku-neto	**778,875**				**789,686**	***Net book value***

Bank dan entitas anak menyewa beberapa aset termasuk bangunan kantor, rumah dinas, mesin ATM, dan lain-lain. Rata-rata masa sewa adalah 5 (lima) tahun.

Bank and its subsidiaries had rent a number of assets which include building, official houses, ATM machine, and others. The average of lease term is 5 (five) years.

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp304.928 dan Rp337.436 masing-masing pada 31 Desember 2022 dan 2021 (Catatan 37).

Total depreciation expense charged to other operating expenses amounted to Rp304,928 and Rp337,436 as of December 31, 2022 and 2021, respectivel (Note 37).

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2022 dan 2021 berkisar antara 84% sampai dengan 98% dan 29% sampai dengan 98%. Estimasi penyelesaian yaitu pada tahun 2023 dan 2022-2023.

The percentage of completion of the constructions in progress as of December 31, 2022 and 2021 is approximately 84% to 98% and 29% to 98%. The estimated completion date is in 2023 and 2022-2023.

Nilai tercatat bruto dari aset tetap yang telah di depresiasi penuh oleh Bank dan entitas anak namun masih digunakan adalah sebesar Rp1.079.759 dan Rp941.857 masing-masing pada tanggal 31 Desember 2022 dan 2021.

The gross carrying amount of the Bank and its subsidiaries' fully depreciated fixed assets that are still in use amounted to Rp1,079,759 and Rp941,857 as of December 31, 2022 and 2021, respectively.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2022 dan 2021 sebesar Rp1.663.642 dan Rp1.386.032 pada PT. Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, dan PT Asuransi Cakrawala Proteksi.

The Bank has insured its fixed assets to cover possible losses due to fire, theft, and natural disasters as of December 31, 2022 and 2021 for a total coverage of Rp1,663,642 and Rp1,386,032, respectively, with PT Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, and PT Asuransi Cakrawala Proteksi.

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Management believes that the insurance coverage is sufficient to cover possible losses on these insured fixed assets.

Manajemen berkeyakinan bahwa tidak terdapat indikasi penurunan potensial atas nilai aset tetap pada tanggal 31 Desember 2022 dan 2021.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2022 and 2021.

Tidak terdapat aset tetap yang dijaminkan oleh Bank dan entitas anak pada tanggal 31 Desember 2022 dan 2021.

There are no fixed assets pledged as collateral by the Bank and its subsidiaries as of December 31, 2022 and 2021.

Bank menerapkan kebijakan akuntansi atas tanah dengan model revaluasi. Penilaian atas tanah dilakukan oleh penilai independen eksternal KJPP Jimmy Prasetyo dan Rekan melalui laporannya tanggal 30 Juni 2016, 22 Juni 2017, 13 Maret 2017 dan 30 Juni 2018, 31 Oktober 2019, 17 Desember 2020, 31 Oktober 2021, dan 16 November 2022 dengan Audrey Angelina, MAPPI (Cert) selaku penilai independen penandatangan laporan.

The Bank changed its accounting policy of land revaluation model. The valuations of land are generally performed by the external independent appraisers KJPP Jimmy Prasetyo dan Rekan through its report dated June 30, 2016, June 22, 2017, March 13, 2017, June 30, 2018, October 31, 2019, December 17, 2020, October 31, 2021, and November 16, 2022 with Audrey Angelina, MAPPI (Cert) as the independent apprisal who signed the report.

Penilaian dilakukan sesuai dengan ketentuan-ketentuan dari Kode Etik Penilai Indonesia dan Standar Penilaian Indonesia (KEPI & SPI) serta Peraturan No. VIII.C.4 tentang Pedoman Penilaian dan Penyajian Laporan Penilaian di Pasar Modal, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim dan menggunakan pendekatan penilaian.

Appraisals are performed based on Indonesian Appraisers Ethics Code and Indonesian Appraise Standards (KEPI & SPI) and Regulation No. VIII.C.4 concerning the guidance on valuation and presentation for the appraisal report on the capital market based on references from recent market transactions and ensue within the clause.

Pada tanggal 31 Desember 2022 dan 2021, Bank melakukan penilaian kembali (revaluasi) atas aset tetap tanah untuk tujuan akuntansi.

On December 31, 2022 and 2021, the Bank has revalued the fixed assets of land for the purpose of accounting.

Informasi mengenai penilaian kembali aset tetap untuk kelompok aset tanah yang dilakukan Bank adalah sebagai berikut:

Information on the revaluation of land performed by Bank as follows:

	31 Desember/*December 31, 2022*			
	Nilai Buku sebelum Revaluasi/ *Carrying Amount Before Revaluation*	**Nilai Buku setelah Revaluasi/ *Carrying Amount after Revaluation***	**Keuntungan/(Kerugian) Revaluasi/ *Revaluation Surplus/(Deficit)***	
Tanah	2,272,983	2,239,961	(33,022)	*Land*

	31 Desember/*December 31, 2021*			
	Nilai Buku sebelum Revaluasi/ *Carrying Amount Before Revaluation*	**Nilai Buku setelah Revaluasi/ *Carrying Amount after Revaluation***	**Keuntungan/(Kerugian) Revaluasi/ *Revaluation Surplus/(Deficit)***	
Tanah	2,341,880	2,255,544	86,336	*Land*

Penilaian kembali tanah milik Bank pada tanggal 31 Desember 2022 dan 2021 untuk tujuan akuntansi dilakukan oleh KJPP Jimmy Prasetyo dan Rekan melalui laporannya tanggal 16 November 2022 dan 31 Oktober 2021. Masing-masing revaluasi berjumlah Rp2.239.961 dan Rp2.255.544, keuntungan/(kerugian) yang diperoleh sejumlah (Rp33.022) dan Rp86.336. Kenaikan/(penurunan) nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus/(Defisit) Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya.

Revaluation of land owned by Bank as December 31, 2022 and 2021 for accounting purposes are generally performed by the external independent appraisers KJPP Jimmy Prasetyo dan Rekan through its report dated November 16, 2022 and October 31, 202. Each revaluation are amounting to Rp2,239,961 and Rp2,255,544, the profit is amounting to (Rp33,022) and Rp86,336. Increase/(decrease) in the carrying amount arising from revaluation is recorded in "Surplus/(Deficit) on Revaluation of Fixed Asset" and presented in other comprehensive income. Valuations are performed with sufficient regularity to ensure that the fair value of revalued asset does not differ materialy from its carrying amount.

Penilaian kembali tanah milik Bank yang dilaporkan untuk tujuan perpajakan berjumlah Rp1.652.747 dan keuntungan yang dilaporkan sejumlah Rp1.558.378. Penilaian kembali tersebut telah mendapatkan persetujuan dari Direktorat Jenderal Pajak dengan Surat Keputusan No. KEP-936/WPJ.07/2016 tanggal 19 Desember 2016. Jumlah pajak untuk penilaian kembali telah disetorkan oleh Bank pada tanggal 29 Juni 2016 adalah sebesar Rp62.335.

Revaluation of land owned by Bank which is reported for tax purposes is amounting to Rp1,652,747 and the profit which is reported is amounting to Rp1,558,378. The revaluation of land has received approval from Directorate General of Tax through its letter No. KEP-936/WPJ.07/2016 dated December 19, 2016. The total tax for the revaluation of fixed assets has been paid by Bank on June 29, 2016 is amounting to Rp62,335.

Penilaian kembali tanah milik entitas anak yang dilaporkan untuk tujuan perpajakan berjumlah Rp187.630 dan surplus revaluasi yang dilaporkan sejumlah Rp96.857. Surplus revaluasi tersebut dicatat sebesar Rp14.536 dan Rp82.321 masing-masing dalam laporan keuangan konsolidasi 31 Desember 2017 dan 2016. Jumlah pajak untuk penilaian kembali telah disetorkan oleh entitas anak pada tanggal 12 Juli 2017 adalah sebesar Rp9.686.

Revaluation of land owned by subsidiary which is reported for tax purposes is amounting to Rp187,630 and the revaluation surplus which is reported is amounting to Rp96,857. The revaluation surplus is recorded amounting to Rp14,536 and Rp82,321 in the consolidated financial statement as of December 31, 2017 and 2016, respectively. The total tax for the revaluation of fixed assets has been paid on July 12, 2017 are amounting to Rp9,686.

Aset dalam penyeleaian per 31 Desember 2022 dann 2021 adalah sebagai berikut:

Constuction in progress as of December 31, 2022 and 2021 as follow:

31 Desember/*December 31, 2022*

Jenis Aset/*Asset Classifications*	Nilai Aset Tetap Dalam Proses/ *Fixed Assets in Process Value*	Nilai Kontrak/ *Contract Value*	% Penyelesaian/ *% of Completion*	Estimasi Penyelesaian/ *Estimated Completion*
Pembangunan Bangunan Kantor/ *Office Tower Construction*	540,139	549,964	98%	2023
Pembelian Inventaris & Software/ *Inventory & Software Purchases*	180,213	215,273	84%	2023
Pembelian Tanah/ *Land Purchases*	1,955	2,135	92%	2023

31 Desember/*December 31, 2021*

Jenis Aset/*Asset Classifications*	Nilai Aset Tetap Dalam Proses/ *Fixed Assets in Process Value*	Nilai Kontrak/ *Contract Value*	% Penyelesaian/ *% of Completion*	Estimasi Penyelesaian/ *Estimated Completion*
Pembangunan Bangunan Kantor/ *Office Tower Construction*	538,516	550,381	98%	2022-2023
Pembelian Inventaris & Software/ *Inventory & Software Purchases*	30,857	55,135	56%	2022
Pembelian Tanah/ *Land Purchases*	46,572	58,973	79%	2022
Rehabilitasi Gedung Kantor/ *Office Tower Rehabilitation*	623	2,135	29%	2022

17. Bunga yang Masih Akan Diterima / *17. Accrued Interest Receivables*

Akun ini terdiri dari:

This account consists of:

	31 Desember/*December 31, 2022*		**31 Desember/December 31, 2021**		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)**	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Rupiah					***Rupiah***
Kredit yang diberikan dan pembiayaan syariah		905,048		796,865	*Loans and sharia financing*
Surat berharga		252,548		222,218	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain		1,515		5,766	*Placements with Bank Indonesia and other banks*
		1,159,111		1,024,849	
Dolar Amerika Serikat					***United States Dollar***
Kredit yang diberikan dan pembiayaan syariah	12,361	178	5,135	73	*Loans and sharia financing*
Surat berharga	683,155	9,816	313,473	4,468	*Marketable securities*
Total		**1,169,105**		**1,029,390**	***Total***

18. Aset Lain-Lain / *18. Other Assets*

	31 Desember/*December 31, 2022*		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Biaya dibayar di muka		1,689,878		774,933	*Prepaid expenses*
Uang muka pajak		229,347		264,198	*Tax advance*
Beban ditangguhkan untuk pinjaman karyawan		180,064		181,041	*Deferred expense for employee loan*
Tagihan atas transaksi ATM		162,968		167,469	*Receivables from ATM transactions*
Agunan yang diambil alih		63,998		37,011	*Foreclosed collaterals*
Persediaan keperluan kantor		52,305		46,041	*Office supplies*
Aset ijarah		24,423		9,889	*Ijarah assets*
Setoran jaminan		12,762		12,773	*Security deposits*
Lain-lain		129,757		147,626	*Others*
		2,545,502		**1,640,981**	
Dolar Amerika Serikat					***United States Dollar***
Biaya dibayar di muka	929	14	929	13	*Prepaid expenses*
		14		**13**	
Total		**2,545,516**		**1,640,994**	***Total***

Termasuk di dalam aset lain-lain adalah aset terbengkalai dalam bentuk tanah dengan nilai perolehan sebesar Rp2.006 dan nilai pasar sebesar Rp36.108 berdasarkan perhitungan dari KJPP Jimmy Prasetyo & Rekan dalam laporannya tertanggal 25 Oktober 2021.

Included in other assets are abandoned property in the form of land with an acquisition value of Rp2,006 and a market value of Rp36,108 based on calculations from KJPP Jimmy Prasetyo & Partners in their report dated October 25, 2021.

19. Liabilitas Segera / *19. Obligations Due Immediately*

	31 Desember/*December 31,* 2022		31 Desember/*December 31,* 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Rekening titipan		1,847,666		1,296,507	*Accounts not yet settled*
Kiriman uang		396,467		378,478	*Money transfers*
Liabilitas kepada Kantor Bendahara dan Kas Negara		143,026		105,317	*Liabilities to the State Treasury and Cash Office*
Setoran Jaminan yang telah jatuh tempo tetapi belum diambil nasabah		10,469		15,459	*Matured security deposits not yet collected by customers*
Zakat, Infaq dan Shadaqah		386		2,324	*Zakat, Infaq, and Shadaqah*
Titipan kredit dan pembiayaan syariah		1,227		1,105	*Loans and sharia financing not yet settled*
Titipan dana bantuan pemerintah		175		1,392	*Unsettled loans from government aid*
		2,399,416		1,800,582	
Dolar Amerika Serikat					***United States Dollar***
Setoran jaminan yang telah jatuh tempo tetapi belum diambil oleh nasabah	274,927	4,280	274,926	3,919	*Matured security deposits not yet collected by customers*
Lain-lain	18,295	285	27,117	57	*Others*
		4,565		3,976	
Total		**2,403,981**		**1,804,558**	***Total***

Rekening titipan merupakan hasil dari uang titipan yang diterima Bank dan entitas anak atas transaksi pembayaran dari nasabah yang akan disetorkan pihak bank ke rekening tujuan.

Kiriman uang digunakan untuk membukukan setoran transfer sebelum mengkredit atau mendebit rekening nasabah.

Liabilitas kepada Kantor Bendahara dan Kas Negara merupakan hasil penerimaan pajak dari para wajib pajak baik perorangan maupun perusahaan yang diterima Bank sebagai bank persepsi.

Accounts not yet settled were payment transactions received from customers by the Bank and its subsidiaries as collecting bank before deposited to destined account.

Money transfers were used to record deposit transfers before credited or debited to destined account.

Liabilities to the State Treasury and Cash Office were tax payments received from individuals or companies by the Bank as a collecting bank.

20. Simpanan Nasabah dan Simpanan Nasabah Syariah / *20. Deposits from Customers and Sharia Deposits from Customers*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

i. Simpanan nasabah / *i. Deposits from customers*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Pihak- berelasi					***Related parties***
Rupiah					***Rupiah***
Giro		9,678,923		10,925,312	*Current accounts*
Tabungan					*Savings*
Tandamata Gold		14,337		6,116	*Tandamata Gold*
Simpeda		11,665		5,718	*Simpeda*
Tandamata		26,467		9,242	*Tandamata*
Lain-lain		3,762		572	*Others*
		56,231		21,648	
Deposito berjangka		148,390		56,049	*Time deposits*
		9,883,544		11,003,009	
Mata Uang Asing					***Foreign Currency***
Dolar Amerika Serikat					***United States Dollar***
Tabungan Tandamata	32,351	504	30,983	442	*Tandamata Savings*
Deposito berjangka	34,124	531	1,619	23	*Time deposits*
Dolar Singapura					***Singapore Dollar***
Tabungan Tandamata	834	10	164	2	*Tandamata Savings*
		1,045		467	
		9,884,589		11,003,476	
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Giro		14,431,852		14,345,730	*Current accounts*
Tabungan					*Savings*
Tandamata		14,687,242		13,884,683	*Tandamata*
Simpeda		2,651,053		2,892,989	*Simpeda*
Tandamata Gold		986,118		1,033,141	*Tandamata Gold*
Tandamata Purnabakti		1,952,467		1,625,926	*Tandamata Purnabakti*
TabunganKu		369,532		438,012	*TabunganKu*
Tandamata Berjangka		233,664		214,559	*Tandamata Berjangka*
Lain-lain		5,664,336		4,642,114	*Others*
		26,544,412		24,731,424	
Deposito berjangka		69,590,814		59,106,104	*Time deposits*
		110,567,078		98,183,258	

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)***	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Giro	41,752,506	649,981	49,460,742	704,939	*Current accounts*
Tabungan Tandamata	3,858,827	60,072	3,587,766	51,135	*Tandamata Savings*
Deposito Berjangka	54,675,455	851,161	267,717,145	3,815,638	*Time deposits*
Dolar Singapura					***Singapore Dollar***
Giro	6,628	77	3,872	41	*Current accounts*
Tabungan Tandamata	424,916	4,926	379,435	4,004	*Tandamata Savings*
Deposito berjangka	90,247	1,046	100,388	1,060	*Time deposits*
Euro Eropa					***European Euro***
Giro	21,827	362	28,081	452	*Current accounts*
Renminbi					***Renminbi***
Giro	19,562	44	222,536	499	*Current accounts*
Yen Jepang					***Japanese Yen***
Giro	14,200	2	16,600	2	*Current accounts*
Dolar Australia					***Australian Dollar***
Giro	447	5	531	6	*Current accounts*
		1,567,676		4,577,776	
		112,134,754		**102,761,034**	
Total		**122,019,343**		**113,764,510**	***Total***

ii. Simpanan nasabah Syariah / *ii. Deposits from customers – sharia*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Pihak-pihak berelasi			***Related parties***
Rupiah			***Rupiah***
Tabungan Wadiah	274	183	*Wadiah savings*
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Giro Wadiah	114,542	144,619	*Wadiah current accounts*
Tabungan Wadiah	257,710	468,071	*Wadiah savings*
Tabunganku iB	423,453	2,243	*Tabunganku iB*
	795,705	614,933	
Total	**795,979**	**615,116**	***Total***

b. Rincian deposito berjangka berdasarkan jangka waktu

b. Details of time deposits by term

	31 Desember/December *31*, 2022		31 Desember/*December* *31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
1 bulan		22,700,767		11,150,163	*1 month*
3 bulan		17,635,591		21,866,507	*3 months*
6 bulan		3,735,942		7,029,619	*6 months*
12 bulan		25,570,354		18,877,890	*12 months*
Lebih dari 12 bulan		96,550		237,974	*More than 12 months*
		69,739,204		59,162,153	
Dolar Amerika Serikat					***United States Dollar***
1 bulan	17,182,526	267,489	216,140,494	3,080,541	*1 month*
3 bulan	681,847	10,615	14,841,383	211,527	*3 months*
6 bulan	1,706,157	26,561	1,598,221	22,779	*6 months*
12 bulan	35,139,049	547,027	35,138,666	500,814	*12 months*
		851,692		3,815,661	
Dolar Singapura					***Singapore Dollar***
1 bulan	-	-	40,389	427	*1 month*
6 bulan	90,247	1,046	59,999	633	*6 month*
		1,046		1,060	
		852,738		3,816,721	
Total		**70,591,942**		**62,978,874**	***Total***

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Giro			*Current accounts*
Rupiah	0.13%	0.12%	*Rupiah*
Dolar Amerika Serikat	0.02%	0.23%	*United States Dollar*
Tabungan			*Savings*
Rupiah	0.27%	0.24%	*Rupiah*
Dolar Amerika Serikat	0.04%	0.37%	*United States Dollar*
Deposito Berjangka			*Time deposits*
Rupiah	3.38%	3.47%	*Rupiah*
Dolar Amerika Serikat	0.47%	0.35%	*United States Dollar*

d. Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp1.663.090 dan Rp599.893 (Catatan 12.k.9).

d. Current accounts blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2022 and 2021 amounted to Rp1,663,090 and Rp599,893, respectively (Note 12.j.9).

e. Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp528.916 dan Rp277.375 (Catatan 12.k.10).

e. Time deposits blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2022 and 2021 amounted to Rp528,916 and Rp277,375, respectively (Note 12.j.10).

f. Bank memberikan special rate deposito khusus kepada nasabah institusi rupiah dengan penempatan dana diatas Rp500 untuk mata uang rupiah dan USD 100 dengan suku bunga yang diberikan antara 3 % - 6,50 % untuk rupiah dan 0,75 % - 2,50 % untuk USD. Untuk Special Rate Giro diberikan kepada Nasabah Institusi rupiah dengan penempatan dana diatas Rp2.000 Rupiah dengan tingkat dengan suku bunga yang diberikan antara 2% - 5 %.

f. The bank provides a special special deposit rate for rupiah institutional customers with placement of funds above IDR 500 for rupiah and USD 100 with interest rates ranging from 3% - 6.50% for rupiah and 0.75% - 2.50% for USD. For Current Account Special Rates given to Rupiah Institutional Customers with placement of funds above Rp2,000 Rupiah with interest rates ranging from 2% - 5%.

21. Simpanan dari Bank Lain / *21. Deposits from Other Banks*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Pihak-pihak berelasi					***Related parties***
Rupiah					***Rupiah***
Tabungan		33,892		54,703	*Savings*
Deposito berjangka		7,155		11,043	*Time deposits*
Giro		55,292		32,810	*Current accounts*
		96,339		98,556	
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Deposito berjangka		597,908		483,223	*Time deposits*
Tabungan		358,945		446,238	*Savings*
Call money		2,850,000		350,000	*Call money*
Giro		558,598		503,460	*Current accounts*
		4,365,451		1,782,921	
Total		**4,461,790**		**1,881,477**	***Total***

b. Rincian deposito berjangka berdasarkan jangka waktu / *b. Details of time deposits by term*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			***Rupiah***
1 bulan	281,969	246,125	*1 month*
3 bulan	51,883	73,783	*3 months*
6 bulan	58,058	63,188	*6 months*
12 bulan	209,734	109,270	*12 months*
24 bulan	3,419	1,900	*24 months*
Total	**605,063**	**494,266**	***Total***

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Giro			*Current accounts*
Rupiah	0.66%	0.53%	*Rupiah*
Tabungan			*Savings*
Rupiah	1.09%	1.11%	*Rupiah*
Deposito berjangka			*Time deposits*
Rupiah	3.52%	3.54%	*Rupiah*
Call Money			*Call money*
Rupiah	0.00%	0.00%	*Rupiah*
Dolar Amerika Serikat	0.00%	0.00%	*United States Dollar*

d. Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp504.652 dan Rp482.221 (Catatan 12.k.11).

d. Time deposits from other banks blocked and pledged as loan and and receivable collateral as of December 31, 2022 and 2021 amounted to Rp504,652 and Rp482,221, respectively (Note 12.j.11).

22. Efek-efek yang dijual dengan janji dibeli kembali

22. Marketable securities sold under repurchase agreements

Efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2022 adalah sebagai berikut:

Marketable securities sold under repurchase agreements as of December 31, 2022 are as follows:

31 Desember 2022/*December 31, 2022*

Nasabah/ *Customer*	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Pembelian Kembali/ *Repurchase Date*	Harga Pembelian Kembali/ *Repurchase Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
Pihak ketiga/ *Third parties*							
Bank Indonesia	SUN FR 95	250,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	235,810	113	235,697
	SUN FR 87	250,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	231,702	111	231,591
	SUN FR 87	500,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	463,404	222	463,182
	SUN FR 87	250,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	231,702	111	231,591
	SUN FR 87	450,000	28 Des / *Dec 28,* 2022	2 Jan / *Jan 2* , 2023	416,925	65	416,859
	SUN FR 87	250,000	29 Des / *Dec 29,* 2022	5 Jan / *Jan 5* , 2023	231,726	148	231,578
	SUN FR 59	500,000	29 Des / *Dec 29,* 2022	3 Jan / *Jan 3* , 2023	492,317	153	492,164
	SUN FR 87	250,000	29 Des / *Dec 29,* 2022	2 Jan / *Jan 2* , 2023	231,608	35	231,573
	SUN FR 64	300,000	29 Des / *Dec 29,* 2022	2 Jan / *Jan 2* , 2023	273,475	41	273,434
	SUN FR 64	300,000	29 Des / *Dec 29,* 2022	2 Jan / *Jan 2* , 2023	273,475	41	273,434
Total		**3,300,000**			**3,082,144**	**1,040**	**3,081,103**

Pada tanggal 31 Desember 2021, tidak terdapat transaksi efek-efek yang dijual dengan janji dibeli kembali.

As of December 31, 2021, there is no transaction of marketable securities sold under repurchase agreements.

23. Efek Utang yang Diterbitkan / *23. Debt Securities Issued*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten	780,000	1,248,300	*Continuing Bonds I of Bank Jabar Banten Phase I*
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten	916,500	916,500	*Continuing Bonds I of Bank Jabar Banten Phase II*
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten	182,000	248,000	*Continuing Bonds I of Bank Jabar Banten Phase III*
Beban emisi obligasi yang belum diamortisasi	(7,039)	(9,253)	*Unamortized bonds issuance cost*
Total	**1,871,461**	**2,403,547**	***Total***

Obligasi Berkelanjutan I Tahap I Bank Jabar Banten terdiri dari:
1) Seri B dengan nilai nominal Rp468.300 dengan suku bunga tetap sebesar 8,15% per tahun yang dibayarkan setiap tiga bulan, jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 6 Desember 2022.
2) Seri C dengan nilai nominal Rp780.000 dengan suku bunga tetap sebesar 8,85% per tahun yang dibayarkan setiap tiga bulan, jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 6 Desember 2024.

Continuing Bonds I of Bank Jabar Banten Phase I consisted of:
1) Series B with nominal value of Rp468,300 with fixed interest rate of 8.15% per annum which is payable every three months, with a five-year term and are due on December 6, 2022.
2) Series C with nominal value of Rp780,000 with fixed interest rate of 8.85% per annum which is payable every three months, with a seven-year term and are due on December 6, 2024.

Obligasi Berkelanjutan I Tahap I Bank Jabar Seri B dengan nilai nominal Rp468.300 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 6 Desember 2022.

Obligasi Berkelanjutan I Tahap I Bank Jabar Series B with nominal value of Rp468,300 had been redeemed by the Bank on the due on December 6, 2022.

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Berkelanjutan I Tahap I menurut Pefindo masing-masing adalah idAA dan idAA-.

As of December 31, 2022 and 2021, the rating of Continuing Bonds I Phase I by Pefindo is idAA and idAA-, respectively.

Obligasi Berkelanjutan I Tahap II Bank Jabar Banten terdiri dari:
1) Seri B dengan nilai nominal Rp916.500 dengan suku bunga tetap sebesar 9,5% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 28 September 2023.

Continuing Bonds I of Bank Jabar Banten Phase II consisted of:
1) Series B with a nominal value of Rp916,500 with a fixed interest rate of 9.5% per year which is paid every three months and a period of five years and will be due on September 28, 2023.

Pada tanggal 31 Desember 2022 dan 2021, peringkat Obligasi Berkelanjutan I Tahap II menurut Pefindo adalah idAA dan idAA-.

As of December 31, 2022 and 2021. The rating of Continuing Bonds I Phase II by Pefindo is idAA dan idAA-.

Obligasi Berkelanjutan I Tahap III Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp66.000 dengan suku bunga tetap sebesar 8,25% per tahun yang dibayarkan setiap tiga ulan dan jangka waktu selama tiga tahun dan akan jatuh tempo pada tanggal 18 Oktober 2022

Continuing Bonds I of Bank Jabar Banten Phase III consisted of:
1) Series A with a nominal value of Rp66,000 with a fixed interest rate of 8.25% per year which is paid every three months and a period of three years and will be due on October 18, 2022.

2) Seri B dengan nilai nominal Rp108.000 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 18 Oktober 2024.
3) Seri C dengan nilai nominal Rp74.000 dengan suku bunga tetap sebesar 8,75% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 18 Oktober 2026.

Obligasi Berkelanjutan I Tahap III Bank Jabar Seri A dengan nilai nominal Rp66.000 telah dilunasi oleh Bank pada tanggal 18 Oktober 2022.

Pada tanggal 31 Desember 2022 dan 2021 peringkat Obligasi Berkelanjutan I Tahap III untuk Seri B dan Seri C menurut Pefindo masing-masing adalah idAA dan idAA-.

Pada 31 Desember 2022 dan 2020, Bank telah mengamortisasi biaya emisi obligasi masing-masing sebesar Rp5.472 dan Rp5.165 yang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Bertindak sebagai Wali Amanat dalam penerbitan Obligasi Berkelanjutan I Tahap I, II dan III adalah PT Bank Tabungan Negara (Persero) Tbk Hubungan dengan. Wali Amanat bukan merupakan pihak berelasi Bank.

Tidak terdapat jaminan ataupun pembentukan dana untuk pelunasan pokok obligasi dengan menunjuk pos yang berhubungan.

Pembatasan keuangan dan pembatasan-pembatasan lain terhadap Bank (*debt covenants*) adalah Bank tanpa persetujuan tertulis terlebih dahulu dari Wali Amanat tidak akan melakukan hal-hal sebagai berikut:
1. Melakukan perubahan bidang usaha utama;
2. Mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari otoritas yang berwenang (termasuk tetapi tidak terbatas pada Otoritas Jasa Keuangan);
3. Mengadakan penggabungan, konsolidasi, akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank, atau yang akan mempunyai akibat negatif terhadap kelangsungan usaha Bank, kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:
   a. Semua syarat dan kondisi Obligasi Subordinasi dalam Perjanjian Perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban Obligasi

2) Series B with a nominal value of Rp108,000 with a fixed interest rate of 8.50% per year which is paid every three months and a period of five years and will be due on October 18, 2024.
3) Series C with nominal value of Rp74,000 with fixed interest rate of 8.75% per annum which is paubale every three months; with a seven-year term; and are due on October 18, 2026.

Obligasi Berkelanjutan I Tahap III Bank Jabar Series A with nominal value of Rp66,000 had been redeemed by the Bank on the due on October 18, 2022.

As of December 31, 2022, and 2021 of the rating of Continuing Bonds I Phase III Series A, Series B and Series C by Pefindo is idAA and idAA-, respectively.

On December 31, 2022 and 2021, the Bank has amortized the bonds issuance cost, amounting to Rp5,472 and Rp5,165, respectively, which recorded in the consolidated statement of profit or loss and other comprehensive income.

Acting as a Trustee in the issuance of Continuing Bonds Phase I, II and III is PT Bank Tabungan Negara (Persero) Tbk Relationship with. The Trustee is not a related party to the Bank.

There is no guarantee or establishment of funds for the repayment of bond principal by appointing related posts.

Financial restrictions and other restrictions on the Bank (debt covenants) are banks without the prior written consent of the Trustee will not do the following:

1. Make changes in the main field of business;
2. Reduce share capital, issued capital and paid-up capital, unless such deduction is made upon request and/or order from the competent authority (including but not limited to the Financial Services Authority);

3. Enter into mergers, consolidations, acquisitions with other companies that cause the dissolution of the Bank, or which will have negative consequences on the continuity of the Bank's business, except to the full discretion in accordance with the following provisions:

   a. All terms and conditions of subordinated bonds in the Agreement of Association and other relevant documents remain in force and are fully binding on the surviving company, and in the event that the Bank is not a successor company, all obligations of subordinated bonds have been lawfully transferred to the successor company, and

Subordinasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran Obligasi Subordinasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang Perbankan; atau

b. Disyaratkan oleh peraturan perundang-undangan yang berlaku di Negara Republik Indonesia.

4. Melakukan penjualan atau pengalihan aktiva tetap milik Bank kepada pihak manapun, baik seluruhnya atau sebagian besar/melebihi 50% (lima puluh persen) dari seluruh aktiva tetap milik Bank berdasarkan laporan keuangan terakhir yang telah diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;
5. Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidak-tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan afiliasi dalam transaksi yang lazim;
6. Memberi pinjaman kepada atau melakukan investasi dalam bentuk penyertaan saham pada pihak lain, kecuali dilakukan sehubungan dengan kegiatan yang sesuai dengan bidang usahanya atau sehubungan dengan pembangunan fasilitas usaha Bank dan pinjaman kepada karyawan, koperasi dan yayasan karyawan Bank.

the successor company has adequate assets and capabilities to guarantee the payment of Subordinated Bonds and the successor company one of its business fields is engaged in Banking; or

b. Required by the applicable laws and regulations in the Republic of Indonesia.

4. Make the sale or transfer of fixed assets belonging to the Bank to any party, either in whole or most of /exceed 50% (fifty percent) of all fixed assets owned by the Bank based on the last audited financial statements, in one transaction or combined transaction in 1 (one) year running;

5. Make transactions with affiliated parties unless the transaction is conducted on terms that benefit the Bank or at least the same as the terms obtained by the Bank from a third party who is not an affiliate in the usual transaction;

6. Lending to or making investments in the form of share participation in other parties, unless done in connection with activities in accordance with their business fields or in connection with the construction of Bank business facilities and loans to employees, cooperatives and foundations of Bank employees.

24. Pinjaman yang Diterima / *24. Borrowings*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
PT Bank Central AsiaTbk	5,700,000	5,700,000	*PT Bank Central Asia Tbk*
PT Bank Danamon Indonesia Tbk	4,000,000	1,000,000	*PT Bank Danamon Indonesia Tbk*
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia	3,842,719	2,463,366	*Ministry of Public Works And Public Housing of Republic of Indonesia*
PT Bank Mandiri (Persero) Tbk	1,500,000	2,000,000	*PT Bank Mandiri (Persero) Tbk*
PT Bank DKI	1,500,000	-	*PT Bank DKI*
PT Bank ICBC Indonesia	800,000	800,000	*PT Bank ICBC Indonesia*
PT Sarana Multigriya Finansial (Persero)	100,000	100,000	*PT Sarana Multigriya Finansial (Persero)*
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah	59,200	57,600	*Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
BPR Supra Artapersada	11,200	11,200	*BPR Supra Artapersada*
PT BPR Daya Lumbung Asia	9,260	10,826	*PT BPR Daya Lumbung Asia*
PT Bank CIMB Niaga Tbk	5,954	11,829	*PT Bank CIMB Niaga Tbk*
PT Bank Oke Indonesia (dahulu PT Bank Andara)	5,428	6,774	*PT Bank Oke Indonesia (formerly PT Bank Andara)*
PT Bank Negara Indonesia (Persero) Tbk	-	72	*PT Bank Negara Indonesia (Persero) Tbk*
Total	**17,533,761**	**12,161,667**	***Total***

PT Bank Central Asia Tbk

Bank mendapatkan 2 (dua) fasilitas pinjaman dari PT Bank Central Asia Tbk, sebagai berikut:

a. *Term Loan Non Revolving* 2 dengan plafon Rp2.000.000. Sebelumnya pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 27 Maret 2020 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,5% per tahun. Pada 10 Desember 2019, Bank melakukan perpanjangan atas pinjaman ini sehingga jatuh tempo pinjaman menjadi tanggal 27 Maret 2024 namun tingkat suku bunga tidak berubah.

b. *Term Loan Non Revolving* 3 dengan plafon Rp2.000.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 17 Oktober 2024 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 0,5% per tahun.

c. *Term Loan Non Revolving* 4 dengan plafon Rp1.500.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 30 Juni 2023 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,15% per tahun.

d. *Term Loan Non Revolving* 5 dengan plafon Rp200.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 29 Oktober 2023 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,15% per tahun.

Jumlah penerimaan dana dan pembayaran pembiayaan BCA tersebut pada tahun 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Rp4.000.000 dan Rp1.700.000 serta Rp4.000.000 dan Nihil.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

PT Bank Central Asia Tbk

The Bank received 2 (two) borrowing facilities from PT Bank Central Asia Tbk as follows:

a. Non Revolving Term Loan 2 with a ceiling of Rp2,000,000. The borrowing has a period 24 (twenty four) months until March 27, 2020 with interest rate is JIBOR 3 months + 1.5% per annum. On December 10, 2019 Bank extended the loan and maturity of the loan becomes March 27, 2024 but interest rate have not changed.

b. Non Revolving Term Loan 3 with a ceiling of Rp2,000,000. The borrowing has period 24 (twenty four) months until October 17, 2024 with interest rate is JIBOR 3 months + 0.5% per annum.

c. Term Loan Non Revolving 4 with a ceiling of Rp1,500,000. This loan has a term of 24 (twenty four) months until June 30, 2023 with an interest rate of 3 months JIBOR + 1.15% per annum.

d. Term Loan Non Revolving 5 with a ceiling of Rp200,000. This loan has a term of 24 (twenty four) months until October 29, 2023 with an interest rate of 3 months JIBOR + 1.15% per annum.

The total receipt of funds and payments for the BCA financing in the current year of December 31, 2022 and 2021 was Rp4,000,000 and Rp1,700,000, and Rp4,000,000 and Nil, respectively.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak memberikan jaminan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement in December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.

PT Sarana Multigriya Finansial (Persero)
BJBS mendapatkan fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) berdasarkan akad pembiayaan No. 124/AKAD/SMF-BJBS/XI/2018 tanggal 4 September 2018 yang berjangka waktu 15 tahun dan akan jatuh tempo pada tanggal 4 September 2033. Porsi nisbah yang disepakati adalah 77,75% untuk PT SMF dan 22,25% untuk BJBS
.

PT Sarana Multigriya Finansial (Persero)
BJBS received borrowing facility from PT Sarana Multigriya Finansial (Persero) based on financing agreement No. 124/AKAD/SMF-BJBS/XI/2018 dated September 4, 2018 which has 15 years period and will due on September, 4 2033. The agreed nisbah portion for PT SMF are 77.75% and 22.25% for BJBS.

Selama masa pinjaman, Bank dan BJBS memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Over the period of borrowing, Bank and BJBS is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

Jumlah penerimaan dana dan pembayaran pembiayaan SMF tersebut pada tahun 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Nihil dan Rp100.000.000 serta Nihil dan Rp1.944.247.

The total receipt of funds and payments for the SMF financing in the current year of December 31, 2022 and 2021 was Nil and Rp100,000,000, and Nil and Rp1,944,247, respectively.

Bank dan BJBS telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Atas pinjaman *Term Loan* I, Bank dan BJBS menjaminkan agunan berupa fidusia atas piutang penerbitan KPR.

Bank and BJBS has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2022 and 2021. For Term Loan I, the Bank and BJBS pledge as fiducia of KPR mortgage.

PT Bank Mandiri (Persero) Tbk
Bank mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan *limit* Rp1.000.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 4 Desember 2019 sampai dengan 3 Desember 2021 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 1,25%. Fasilitas ini telah diperpanjang sampai dengan 19 Desember 2023.

PT Bank Mandiri (Persero) Tbk
The Bank received Term Loan from PT Bank Mandiri (Persero) Tbk with a ceiling Rp1,000,000. The Term Loan has period 2 (two) years from December 4, 2019 until December 3, 2021 with interest rate is JIBOR 3 M + 1.25%. This facility has been extended until December 19, 2023.

Bank mendapatkan fasilitas pinjaman untuk melakukan pengembangan ekspansi kredit. Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman Bank antara lain:

a. Menjaga *Capital Adequacy Ratio* (CAR) minimal sebesar 10,28% atau sesuai dengan ketentuan OJK untuk Bank Buku III dan profil risiko bank mana yang lebih besar;
b. Menjaga maksimum *Non Performing Loan* (NPL) *nett* sebesar 4,00%;
c. Menjaga *net income* tahun berjalan dengan angka positif;
d. Menjaga *Liquidity Coverage Ratio* minimal sebesar 100% pada posisi laporan keuangan triwulan.

The Bank received Term Loan facility to develop credit expantion. The significant requirements (financial covenants) in the Bank's loan agreement include the following:

a. Capital Adequacy Ratio (CAR) minimum of 10.28% or in accordance with OJK regulations for Bank Book III and which bank's risk profile is greater;
b. Non-Performing Loan (NPL) ratio maximum of 4.00%;
c. Net income for the current year with positive numbers;
d. Liquidity Coverage Ratio minimum of 100% for quarterly financial statement positions.

Bank juga mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan *limit* Rp1.000.000. Jangka waktu kredit selama 2 tahun dari tanggal 21 Desember 2020 sampai dengan 16 Desember 2022 dengan tingkat suku bunga 7%.

The Bank also received Term Loan from PT Bank Mandiri (Persero) Tbk with a ceiling Rp1,000,000. The Term Loan has period 2 (two) years of December 21, 2020 until December 16, 2022 with interest rate 7%.

Bank juga mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan limit Rp500.000. Jangka waktu kredit selama 1 tahun dari tanggal 28 Maret 2022 sampai dengan 19 Desember 2023 dengan tingkat suku bunga JIBOR 3M + 1%.

Bank also received Term Loan from PT Bank Mandiri (Persero) Tbk with a ceiling Rp500,000. The Term Loan has perid 1 (two) years of March 23, 2022 until December 19, 2023 with interest rate is JIBOR 3 M + 1%.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

Jumlah penerimaan dana dan pembayaran pembiayaan Mandiri tersebut pada tahun 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Nihil dan Nihil serta Rp500.000 dan Nihil.

The total receipt of funds and payments for the Mandiri financing in the current year of December 31, 2022 and 2021 was Nil and Nil, and Rp500,000 and Nil, respectively.

Bank telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak menjaminkan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.

Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia

Pinjaman dari Kementerian Pekerjaan Umum dan Perumahan Rakyat (KEMENPUPERA) Republik Indonesia merupakan fasilitas penyaluran dana program Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui Pembiayaan Pemilikan Rumah (PPR) Sejahtera Syariah bagi masyarakat berpenghasilan rendah dengan Perjanjian Kerja sama Operasional No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIR-KS/2017 tanggal 3 Januari 2017 dan Perjanjian Kerja sama Operasional No. 13/PKS/Satker-DJPB/2017, No. 003/PKS/DIR-KS/2017 tanggal 5 Januari 2017. Pinjaman memiliki tingkat suku bunga sebesar 4,4%.

Ministry of Public Works and Public Housing of Republic of Indonesia

Loan from the Ministry of Public Works and Public Housing (KEMENPUPERA) of the Republic of Indonesia is a funding facility for the Housing Financing Liquidity Facility (FLPP) program through Sharia Housing Ownership Financing (PPR) for low income households under the Cooperation Agreement No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIRKS/2017 dated January 3, 2017 and the Agreement on Cooperation of Operations No. 13/PKS/SatkerDJPB/2017, No: 003/PKS/DIR-KS/2017 dated January 5, 2017. The interest rate of borrowings is 4.4%.

Ketentuan perjanjian kerja sama tersebut sebagai berikut:

The terms of agreement as follows:

a. Akad penanaman dana dari (KEMENPUPERA) sebagai pemilik dana kepada Bank (BJBS) dengan sistem bagi hasil berdasarkan nisbah yang disepakati dengan sistem *revenue sharing*;

a. Contract of fund investment from customer (KEMENPUPERA) as the owner of funds to the Bank (BJBS), with profit sharing system based on ratio agreed with revenue sharing system;

b. Objek dalam perjanjian tersebut adalah Dana KPR Sejahtera yang terdiri dari dana KEMENPUPERA dan Bank dengan jumlah paling tinggi sebesar Rp237.000 untuk pembiayaan KPR Sejatera paling rendah 2.500 unit, dengan dana yang disiapkan oleh pihak bank paling rendah sebesar 10% dari total dana yang diperjanjikan;

b. The object of the agreement is the fund of KPR Sejahtera consisting of KEMENPUPERA and Bank funds with the highest amount of Rp237,000 for KPR Sejahtera financing at the minimum of 2,500 units, with funds prepared by the bank minimum of 10% of the total funds agreed;

c. Atas dana yang dikelola oleh bank, KEMENPUPERA menerima pembayaran imbal bagi hasil setiap bulan sebesar *counter* nisbah imbal hasil maksimal yang berlaku di bank;

d. Imbal hasil yang dihitung berdasarkan saldo rata-rata harian x jumlah hari x (*gross yield* x nisbah)/365 sebagaimana perjanjian antar bank dengan KEMENPUPERA;
e. Bank menyediakan laporannya yang terkait dengan pelaksanaan FLPP yang mencakup data nasabah dan lainnya;
f. Kelompok sasaran KPR Sejahtera merupakan masyarakat berpenghasilan rendah dengan batasan penghasilan tertentu sesuai dengan Peraturan Kementerian PUPERA No. 552/KPTS/M/2016, antara lain:

- Nilai KPR paling tinggi sebesar batasan harga jual rumah dikurangi dengan nilai uang muka yang ditetapkan;
- Margin KPR paling tinggi 5% (lima persen) per tahun (bersifat tetap);

- Jangka waktu KPR Sejahtera paling lama 20 (dua puluh) tahun.

g. Pengembalian pokok dana FLPP ke KEMENPUPERA dilakukan setiap tanggal 10 bulan berikutnya sejak bank menerima perintah pemindahbukuan dana FLPP.

Jumlah penerimaan dana dan pembayaran FLPP pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Rp2,928,716 dan Rp2.069.090 serta Rp1.549.363 dan Rp1.037.732

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman di atas. Bank tidak menjaminkan apapun atas pinjaman ini.

PT Bank ICBC Indonesia
Bank memiliki fasilitas Bilateral Commited Loan Credit Facility dari PT Bank ICBC Indonesia dengan jangka waktu 18 (delapan belas) bulan sejak tanggal 1 September 2020 hingga 1 Maret 2022 dengan plafon Rp800.000 dengan bunga sebesar JIBOR 3M + 0.8%. Pinjaman tersebut telah diperpanjang sampai dengan tanggal 1 Maret 2024.

Selama masa pinjaman, Bank harus menyerahkan laporan keuangan (*audited*) dalam waktu 180 (seratus delapan puluh) hari setelah tanggal tutup buku tahunan, Bank harus menyerahkan laporan keuangan beserta dokumen lainnya.

Jumlah penerimaan dana dan pembayaran pembiayaan ICBC pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Rp800 dan Nihil serta Rp800 dan Nihil.

c. For the funds managed by the bank, KEMENPUPERA receives payment of profit sharing each month amounting to the maximum counter rate of the maximum yield applicable in the bank;
d. The yields calculated based on the average daily balance x the number of days x (gross yield x nisbah)/365 as the interbank agreement with KEMENPUPERA;
e. The Bank prepares its reports relating to the implementation of FLPP covering customer and other data;
f. KPR Sejahtera targets Bank and its subsidiaries for low income households with certain income limits in accordance with the Regulation of the Ministry of Public Works and Housing of the Republic of Indonesia No.552/KPTS/M/2016, among others:
- *The highest value of Housing Ownership Loan is the selling price of the house less the determined down payment;*
- *The highest margin for Housing Ownership Loan is at 5% (five percent) per annum (fix rate mortage);*
- *The maximum duration for Housing Ownership Loan is 20 (twenty) years;*

g. Refund of FLPP funds to KEMENPUPERA shall be made on the 10th of the ensuing month after the bank receives the FLPP fund book-entry instruction.

The total receipts and payments of 7 FLPP funds on December 31, 2022 and 2021 were Rp2,928,716 and Rp2,069,090 and Rp1,549,363 and Rp1,037,732, respectively.

Bank has complied with all of the existing terms of the fund borrowing agreement. The Bank does not provide any collateral for this loan.

PT Bank ICBC Indonesia
Bank received Bilateral Commited Loan Credit Facility from PT ICBC Indonesia with from PT ICBC Indonesia, this borrowings has period 18 (eighteen) months since September 1, 2020 until March 1, 2022 with a ceilling Rp800,000 and fixed rate JIBOR 3M + 0.8%. The loan has been extended until March 1, 2024

During the borrowing period, the Bank is required to comply with terms of the borrowing to provide financial statement (audited) with maximum period 180 (one hundred eighty) days after year end closing and also followed by other relevant documents.

The total receipts and payments of ICBC financing on December 31, 2022 and 2021 were Rp800 and Nil and Rp800 and Nil, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pada tanggal 31 Desember 2022 dan 2021. Bank tidak memberikan jaminan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.

PT Bank Danamon Indonesia Tbk
Bank memiliki fasilitas Kredit Angsuran Berjangka dari PT Bank Danamon Indonesia Tbk dengan plafon Rp1.500.000 yang memiliki jangka waktu 3 (dua) tahun sejak 28 September 2022 hingga 26 September 2025 dengan bunga 5,35%.

PT Bank Danamon Indonesia Tbk
Bank received "Kredit Angsuran Berjangka" Facilitiy from PT Bank Danamon Indonesia Tbk with a ceiling Rp1,500,000 and has period 3 (years) since September 28, 2022 until September 26, 2025 with rate 5.35%.

Bank juga mendapatkan fasilitas kredit dari PT Bank Danamon Indonesia Tbk dengan limit Rp1.000.000. Jangka waktu kredit selama 2 tahun dari tanggal 28 Maret 2022 sampai dengan 28 Maret 2024 dengan tingkat suku bunga tetap 4,50%.

Bank also received Term Loan from PT Bank Danamon Indonesia Tbk with a ceiling Rp1,000,000. The Term Loan has perid 2 (two) years of March 28, 2022 until March 28, 2024 with interest rate 4,50 fixed rate.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

During the borrowing period, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

Jumlah penerimaan dana dan pembayaran pembiayaan Danamon pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Rp4.000.000 dan Nihil serta Rp1.000.000 dan Nihil.

The total receipts and payments of Danamon financing on December 31, 2022 and 2021 were Rp4,000,000 and Nihil and Rp1,000,000 and Nihil, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pada tanggal 31 Desember 2022 dan 2021. Bank tidak memberikan jaminan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah
Bank mendapatkan pinjaman dari Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah (LPDB) dengan plafon sebesar Rp200.000. Pinjaman memiliki jangka waktu 5 (lima) tahun setelah pencairan pertama. Bank melakukan pencairan pada September 2019.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah
The Bank received borrowing facilities from Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah (LPDB) with a total ceiling of Rp200,000. The borrowing has period 5 (five) years after first disbursement. The first disbursement is in September 2019.

Pinjaman yang diberikan kepada Bank nantinya akan disalurkan sebagai kredit kepada Koperasi Usaha Mikro dan Menengah. Porsi penyaluran kredit dari Bank adalah 80% dari plafon atau Rp160.000, untuk Usaha Mikro Kecil dan Menengah dan 40% atau Rp40.000 untuk Koperasi. Tingkat suku bunga yang diberikan dari LPDB ke Bank sebesar 5% dan suku bunga dari Bank kepada Usaha Mikro dan Menengah sebesar maksimal 16% pertahun.

The borrowings are distributed to micro, small and middle bussines. The portion of loans from the Bank is 80% of the limit or Rp160,000, for micro, small and medium bussines and 40% or Rp40,000 for the cooperative. The interest rate charged by LPDB to Bank is 5% and charged by Bank to micro, small and medium bussines is a maximum 16% for annum.

Jaminan atas pinjaman ini adalah Jaminan Fidusia atas Piutang dengan kategori sehat dan tidak sedang dijaminkan kepada pihak manapun, dengan nilai minimal sebesar 125% dari plafon pinjaman.

The collateral for this loan is a fiduciary guarantee for receivables with category of healthy and is not being guaranteed to any party, with a minimum is 125% of the limit.

Berdasarkan perjanjian pinjaman disyaratkan Bank untuk memperhatikan dan menjaga tingkat kesehatan keuangannya sesuai dengan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tentang Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".	*Based on the loan agreement, Bank is required to maintain the financial health in accordance with Surat Edaran Otoritas Jasa Keuangan (SOEJK) Number 14/SEOJK.03/2017 about Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".*
Jumlah penerimaan dana dan pembayaran pembiayaan LPDB-KUMKM pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Rp20.000 dan Nihil serta Rp18.400 dan Rp18.400.	*The total receipts and payments of LPDB-KUMKM financing on December 31, 2022 and 2021 were Rp20,000 and Nihil and Rp18,400 and Rp18,400, respectively.*
Bank berkewajiban melakukan pengembalian pokok dilakukan secara bulanan, selambat-lambatnya pada tanggal 25 (dua puluh lima), sesuai dengan jadwal angsuran pinjaman ke Rekening Pengembalian Pokok Dana Bergulir LPDB-KUMKM.	*Over the period of borrowing, the Bank is required to repay its principal, before the 25th (twenty fifth) of each month, as required by the borrowing schedule to the revolving fund account of LPDB-KUMKM.*
Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak memberikan jaminan apapun atas pinjaman ini.	*The Bank has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.*
PT Bank DKI Bank mendapatkan fasilitas kredit dari PT Bank DKI dengan limit Rp1.500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 29 September 2022 sampai dengan 27 September 2024 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 0,65%.	***PT Bank DKI*** *The Bank received Term Loan from PT Bank DKI with a ceiling Rp1,500,000. The Term Loan has period 2 (two) years from September 29, 2022 until September 27, 2022 with interest rate is JIBOR 3 M + 0.65%.*
Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.	*During the borrowing period, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.*
Bank mendapatkan fasilitas pinjaman untuk tujuan memenuhi likuiditas.	*The Bank received Term Loan facility to to meet liquidity needs*
Jumlah penerimaan dana dan pembayaran pembiayaan Bank DKI pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Rp1.500.000 dan Nihil serta Nihil dan Nihil.	*The total receipts and payments of DKI financing on December 31, 2022 and 2021 were Rp1,500,000 and Nil and Nil and Nil, respectively.*
Bank telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak menjaminkan apapun atas pinjaman ini.	*The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.*
PT Bank CIMB Niaga Tbk Berdasarkan persetujuan kredit No. 28 tanggal 23 Maret 2018, BPR Intan Jabar memperoleh fasilitas Pinjaman modal kerja dari PT Bank CIMB Niaga Tbk. Jumlah fasilitas kredit sebesar Rp15.000, dengan tingkat suku bunga sebesar 9% per tahun, jangka waktu 48 (empat puluh delapan) bulan dan jatuh tempo pada tanggal 23 Maret 2022. Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.	***PT Bank CIMB Niaga Tbk*** *Based on the agreement No. 28 on March 23, 2018 BPR Intan Jabar received a facility of Working Capital Loan from PT Bank CIMB Niaga Tbk. Ceiling of the facility is Rp15,000, with interest rate of 9% per annum for the period of 48 (fourty eight) months, until March 23, 2022. The borrowing facility is guaranteed by the Account Receivable of the loan.*

Fasilitas kredit pada PT Bank CIMB Niaga Tbk dengan nilai nominal Rp15.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 23 Maret 2022.

Credit facility at PT Bank CIMB Niaga Tbk with nominal value of Rp15,000 had been repaid by the Bank on the due on March 23, 2022.

Berdasarkan persetujuan kredit No. 109 tanggal 26 Desember 2019, BPR Intan Jabar memperoleh fasilitas Pinjaman modal kerja dari PT Bank CIMB Niaga Tbk. Jumlah fasilitas kredit sebesar Rp7.500, dengan tingkat suku bunga sebesar 10,5% per tahun, jangka waktu 60 (enam puluh) bulan dan jatuh tempo pada tanggal 26 Desember 2024. Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

Based on the agreement No. 109 on December 26, 2019 BPR Intan Jabar received a facility of Working Capital Loan from PT Bank CIMB Niaga Tbk. Ceiling of the facility is Rp7,500, with interest rate of 10.5% per annum for the period of 60 (sixty) months, until Decmeber 26, 2024. The borrowing facility is guaranteed by the Account Receivable of the loan.

Berdasarkan Surat Pemberitahuan Persetujuan Pemberian Kredit Nomor 147/ML2/FTA/JKT3/IX/ 2017 6 September 2017, BPR Karya Utama memperoleh fasilitas pinjaman berupa Pinjaman Transaksi Khusus 8 untuk tujuan penggunaan disalurkan ke *end user* BPR khusus PNS dan CPNS dalam bentuk pinjaman multiguna dari PT Bank CIMB Niaga Tbk, jumlah fasilitas kredit sebesar Rp40.000, jangka waktu fasilitas kredit 108 bulan, dengan tingkat suku bunga sebesar 9,50% *Floating; simpel interest* dan dijaminkan dengan:

a. Fidusia atas tagihan debitur kepada *end user* dengan *coverage* 100% dari plafon dan juga mengcover hasil penjualan jaminan atas *end user* (minimal dibawah tangan) dengan nilai penjaminan sebesar Rp40.000;
b. Dana tunai/*cash collateral* sebesar 5% per penarikan jika NPL neto Debitur dibawah 3,25%, jika NPL neto diatas 3,25% sampai dengan 4,75% maka dana tunai ditingkatkan menjadi 10% per penarikan. Ditempatkan dalam bentuk Deposito Berjangka atau pada rekening *escrow* agunan yang diikat dengan Gadai.

Based on the Credit Approval Notification Letter No. 147/ML2/FTA/JKT3/IX/2017 September 6, 2017, BPR Karya Utama received a Special Transaction Loan 8 for the purpose of using it being distributed to BPR end users specifically PNS and CPNS in the form of multipurpose loans from PT Bank CIMB Niaga Tbk, the total credit facility is Rp40,000, the credit facility period is 108 months, with an interest rate of 9.50% Floating; simple interest and guaranteed by:

a. Fiduciary over debtor bills to end users with 100% coverage of the ceiling and also covers the proceeds from the sale of collateral for end users (minimum under-hand) with a guarantee value of Rp40,000;
b. Cash collateral is 5% per withdrawal if the Debt NPL Nett is below 3.25%, if the net NPL is above 3.25% to 4.75%, the cash will be increased to 10% per withdrawal. Placed in the form of a Time Deposit or in a collateral escrow account tied to a mortgage.

BPR Karya Utama telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman. BPR Karya Utama tidak menjaminkan apapun atas pinjaman ini.

BPR Karya Utama has complied with all of the existing terms of the fund borrowing agreement. BPR Karya Utama does not provide any collateral for this loan.

Fasilitas kredit pada PT Bank CIMB Niaga Tbk dengan nilai nominal Rp40.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 6 September 2022.

Credit facility at PT Bank CIMB Niaga Tbk with nominal value of Rp40,000 had been repaid by the Bank on the due on September 6, 2022.

Berdasarkan Perjanjian Kredit Nomor 0599/LGL-MSME-JKT/SME/PK/ML-FAT/IX/2017 tanggal 14 September 2017, BPR Karya Utama memperoleh fasilitas pinjaman Pinjaman Transaksi Khusus 8 untuk tujuan penggunaan Untuk disalurkan ke *end user* Debitur (Pegawai Negeri Sipil (PNS) dan Calon Pegawai Negeri Sipil (CPNS) dalam bentuk pinjaman multiguna dari PT Bank CIMB Niaga Tbk, jumlah fasilitas kredit sebesar Rp40.000, jangka waktu fasilitas kredit 108 bulan dengan tingkat suku bunga sebesar 9% p.a (*Annuity in Arrear*) dan dijaminkan dengan:

Based on Credit Agreement No. 0599/LGL-MSME-JKT/SME/PK/ML-FAT/IX/2017, September 14, 2017, BPR Karya Utama received Special Transaction Loan 8 for the purpose of use to be distributed to end users Debtors (Civil Servants (PNS) and Prospective Civil Servants (CPNS) in the form of multipurpose loans from PT Bank CIMB Niaga Tbk, total credit facilities of Rp40,000, term of credit facility 108 months with an interest rate of 9% pa (Annuity in Arrear) and guaranteed by:

a. Fidusia atas tagihan BPR Karya Utama kepada *end user* dengan *coverage* 100% dari plafon dan juga mengcover hasil penjualan jaminan atas *end user* BPR;
b. *Cash collateral* sebesar 5% per penarikan jika NPL *Nett* dibawah 3,25%, jika diatas 3,25% s/d 4,75% maka *cash collateral* ditingkatkan menjadi 10%, ditempatkan dalam bentuk TD atau pada rekening *escrow*;
c. Asuransi Penjaminan Kredit dari *Approved Insurance* Bank CIMB Niaga dengan jangka waktu pengcoveran disesuaikan dengan jangka waktu kredit. *Risk Coverage* minimal sebesar 75% dari nilai kerugian.

Fasilitas kredit pada PT Bank CIMB Niaga Tbk dengan nilai nominal Rp40.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 17 September 2022.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank CIMB Niaga Tbk pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Nihil dan Nihil serta Rp5.875 dan Rp10.754.

Bank telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak menjaminkan apapun atas pinjaman ini.

PT Bank Oke Indonesia Tbk
BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT Bank Oke Indonesia Tbk dengan fasilitas kredit dengan plafon sebesar Rp40.000 dengan rincian sebagai berikut:
a. Berdasarkan Surat Perjanjian Pinjaman No. 086/BA/JKT/V/2017 tanggal 28 Mei 2017 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,75% per tahun;
b. Berdasarkan Surat Perjanjian Pinjaman No. 078/BOI/BD/IV/2018 tanggal 5 April 2018 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,50% per tahun.

Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

Berdasarkan Surat Pemberitahuan Persetujuan Pemberian Kredit (SPPK) Nomor 034/BA/JKT/II/2017 tanggal 7 Februari 2017, BPR Karya Utama Jabar memperoleh fasilitas pinjaman Kredit Modal Kerja dari PT Bank Oke Indonesia, jumlah fasilitas kredit sebesar Rp15.000 dengan tingkat suku bunga sebesar 11% efektif p.a dengan jangka waktu fasilitas kredit 54 (lima puluh empat) bulan dan dijaminkan dengan:

a. Fiduciary of BPR Karya Utama bills to end users with 100% coverage of the plafond and also covers the proceeds from the sale of collateral for BPR end users;
b. Cash collateral of 5% per withdrawal if NPL Nett is below 3.25%, if above 3.25% to 4.75% then cash collateral is increased to 10%, placed in the form of TD or in an escrow account;
c. Credit Guarantee Insurance from CIMB Niaga's Approved Insurance Bank with a closing period adjusted to the credit period. Minimum Risk Coverage of 75% of the value of loss.

Credit facility at PT Bank CIMB Niaga Tbk with nominal value of Rp40,000 had been repaid by the Bank on the due on September 17, 2022.

The total receipts and payments of PT Bank CIMB Niaga Tbk financing on December 31, 2022 and 2021 were Nil and Nil and Rp5,875 and Rp10,754, respectively.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.

PT Bank Oke Indonesia Tbk
PT BPR Intan Jabar received a working capital loan from PT Bank Oke Indonesia Tbk with a limit of Rp40,000 as follows:

a. Based on the loan agreement No. 086/BA/JKT/V2017 dated May 28, 2017, BPR Intan Jabar received borrowing facility with a ceiling Rp20,000. The borrowing has period 48 (fourty eight) months. The interest rate is 10.75% per annum;
b. Based on the loan agreement No. 078/BOI/BD/IV/2018 dated April 5, 2018, BPR Intan Jabar received borrowing facility with a ceiling Rp20,000. The borrowing has period of 48 (fourty eight) monts. The interest rate is 10.50% per annum.

The borrowing is guaranteed with accounts receivables from credit facility provided.

Based on the Credit Facility Approval Notification Letter No. 034/BA/JKT/II/2017 dated February 7, 2017, PT BPR Karya Utama Jabar (subsidiary) received a working capital loan from PT Bank Oke Indonesia, with a total ceiling of Rp15,000 with interest rate 11% per annum.The borrowing has period of 54 (fifty-four) months, the borrowing is guaranteed by:

a. Gadai deposito yang ditempatkan pada PT Bank Oke Indonesia atas nama nasabah sebesar 10% dari plafon atau sebesar Rp1.500 Deposito tersebut tidak dapat ditarik hingga nasabah melunasi seluruh hutang-hutangnya kepada Bank;
b. Fidusia atas piutang milik Nasabah sebesar 120% dari plafon.

BPR Intan Jabar dan BPR Karya Utama telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman.

Fasilitas kredit pada PT Bank Oke Indonesia Tbk dengan nilai nominal Rp15.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 7 Agustus 2022.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank CIMB Niaga Tbk pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Nihil dan Nihil serta Rp1.346 dan Rp4.987.

PT BPR Daya Lumbung Asia
PT BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT BPR Daya Lumbung Asia dengan fasilitas kredit dengan plafon sebesar Rp6.000 dengan rincian sebagai berikut:
a. Berdasarkan Surat Perjanjian Pinjaman No. 0119/BPR-DLA/KREDIT/IV/2020 tanggal 27 April 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp3.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 5,93% per tahun;
b. Pada tanggal 09 Juli 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp2.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 5,79% per tahun;
c. Pada tanggal 14 September 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp1.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 11,00% per tahun.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Daya Lumbung Asia pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Nihil dan Rp8.814 serta Rp1.566 dan Rp2.174.

BPR Intan Jabar telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak menjaminkan apapun atas pinjaman ini.

PT BPR Supra Artapersada
PT BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT BPR Supra Artapersada dengan fasilitas kredit dengan plafon sebesar

a. A mortgage deposit placed at PT Bank Oke Indonesia on behalf of the customer is 10% of the ceiling or Rp1,500. The deposit cannot be withdrawn until the customer repays all of his debts to the Bank;
b. Fiduciary on the receivables owned by the Customer in the amount of 120% of the limit.

BPR Intan Jabar and BPR Karya Utama has complied with all of the existing terms of the fund borrowing agreement.

Credit facility at PT Bank Oke Indonesia Tbk with nominal value of Rp15,000 had been repaid by the Bank on the due on August 7, 2022.

The total receipts and payments of PT Bank CIMB Niaga Tbk financing on December 31, 2022 and 2021 were Nil and Nil and Rp1,346 and Rp4,987, respectively.

PT BPR Daya Lumbung Asia
PT BPR Intan Jabar received a working capital loan from PT BPR Daya Lumbung Asia with a limit of Rp6,000 as follows:

a. Based on the loan agreement No. 0119/BPR-DLA/KREDIT/IV/2020 dated Apr 27, 2020, BPR Intan Jabar received borrowing facility with a ceiling Rp3,000. The borrowing has period 24 (twenty four) months. The interest rate is 5.93% per annum;

b. On July 09, 2020, BPR Intan Jabar received borrowing facility with a ceiling of Rp2,000. The borrowing has period 24 (twenty four) months. The interest rate is 5.79% per annum;

c. On September 14, 2020, BPR Intan Jabar received borrowing facility with a ceiling of Rp1,000. The borrowing has period 24 (twenty four) months. The interest rate is 11.00% per annum.

The total receipts and payments of PT BPR Daya Lumbung Asia financing on December 31, 2022 and 2021 were Nil and Rp8,814 and Rp1,566 and Rp2,174, respectively.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.

PT BPR Supra Artapersada
PT BPR Intan Jabar received a working capital loan from PT BPR Supra Artapersada with a limit of Rp10,000. Dated September 15, 2020, BPR Intan

Rp10.000. Pada tanggal 15 September 2020, BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp10.000. Pinjaman memiliki jangka waktu 36 (tiga puluh enam) bulan. Tingkat suku bunga pinjaman ini adalah 11,75% per tahun.

Jabar received borrowing facility with a ceiling Rp10,000. The borrowing has period of 36 (thirty six) months. The interest rate is 11.75% per annum.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Supra Artapersada pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Nihil dan Rp5.603 serta Nil dan Rp3.094.

The total receipts and payments of PT BPR Supra Artapersada financing on December 31, 2022 and 2021 were Nil and Rp8,814 and Nil and Rp2,174, respectively.

PT BPR Intan Jabar telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak menjaminkan apapun atas pinjaman ini.

PT BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2022 and 2021. The Bank does not provide any collateral for this loan.

PT Bank Negara Indonesia (Persero) Tbk
Berdasarkan Surat Pemberitahuan Persetujuan Fasilitas Kredit Nomor PWC/SUB/028/R tanggal 28 Mei 2015, BPR Karya Utama Jabar memperoleh fasilitas pinjaman Kredit Kepada Lembaga Keuangan (KKLK) pola *excecuting* untuk tujuan penggunaan tambahan modal kerja untuk diterus pinjamkan kepada *end user* dari PT Bank Negara Indonesia (Persero) Tbk, jumlah fasilitas kredit sebesar Rp40.000 dengan tingkat suku bunga sebesar 13,25% efektif p.a dengan jangka waktu fasilitas kredit 60 bulan dan dijaminkan dengan :

a. Agunan pokok yaitu seluruh piutang kepada *end user* yang dibiayai oleh BNI ditambah dengan 25% dari piutang kepada *end user* yang dibiayai sendiri oleh BPR Karya Utama Jabar sehingga jumlah piutang kepada *end user* yang harus dikuasi BNI total sebesar 125% dari *outstanding* kreditnya.
b. Jaminan tambahan berupa:
   - *Personal Guarantee* notarial dari seluruh pengurus PD BPR Karya Utama Jabar atas nama Drs. H. Oman Sunandar dan Drs. H. Maman Sukirman;
   - Surat pengakuan utang notarial yang ditandatangani oleh pengurus yang berwenang di PD BPR Karya Utama Jabar;
   - Marginal Deposit berupa giro/tabungan/ deposit sebesar 5% dari maksimum yang ditarik akan diblokir serta diikat sesuai ketentuan.

PT Bank Negara Indonesia (Persero) Tbk
Based on the Credit Facility Approval Notification Letter No. PWC/SUB/028/R dated May 28, 2015, the BPR Karya Utama Jabar received a credit facility for Financial Institutions excecuting patterns for the purpose of using additional working capital to continue lending to end users from PT Bank Negara Indonesia (Persero) Tbk, the total credit facility of Rp40,000 with an interest rate of 13.25% effective pa with a credit period of 60 months and is guaranteed by:

a. Principal collateral i.e. all receivables from end users funded by BNI plus 25% of receivables from end users who are self-financed by BPR Karya Utama Jabar so that the amount of receivables from end users that BNI has to charge is 125% of the outstanding credit.

b. Additional guarantees in the form of:
   - *Notary Personal Guarantee from all PD BPR Karya Utama Jabar management on behalf of Drs. H. Oman Sunandar and Drs. H. Maman Sukirman;*
   - *Notarial debt acknowledgment signed by the authorized management at BPR Karya Utama Jabar;*
   - *Marginal Deposits in the form of demand deposits/savings/deposit of 5% of the maximum drawn will be blocked and bound in accordance with the provisions.*

Fasilitas kredit pada PT Bank Negara Indonesia Tbk dengan nilai nominal Rp40.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 28 Mei 2020.

Credit facility at PT Bank Negara Indonesia Tbk with nominal value of Rp40,000 had been repaid by the Bank on the due on May 28, 2020.

Berdasarkan Surat Pemberitahuan Persetujuan Fasilitas Kredit Nomor PWC/SUB/035/R tanggal 30 Juni 2015, BPR Karya Utama Jabar memperoleh fasilitas pinjaman KMK pola *excecuting* untuk tujuan penggunaan tambahan

Based on the Credit Facility Approval Notification Letter No. PWC/SUB /035/R dated June 30, 2015, the BPR Karya Utama Jabar received a credit facility for Working Capital Loan the purpose of using additional working capital to continue lending

modal kerja untuk diteruspinjamkan kepada *end user* dari PT Bank Negara Indonesia (Persero) Tbk, jumlah fasilitas kredit sebesar Rp388 – Rp976 dengan tingkat suku bunga sebesar 13,25% efektif p.a dengan jangka waktu fasilitas kredit berkisar 9 bulan sampai dengan 59 bulan dan dijaminkan dengan:

a. Agunan pokok yaitu seluruh piutang kepada end user yang dibiayai oleh BNI ditambah dengan 25% dari piutang kepada *end user* yang dibiayai sendiri oleh BPR Karya Utama Jabar sehingga jumlah piutang kepada *end user* yang harus dikuasi BNI total sebesar 125% dari *outstanding* kreditnya.
b. Jaminan tambahan berupa:
   - *Personal Guarantee* notarial dari seluruh pengurus PT BPR Karya Utama Jabar atas nama Drs. H. Oman Sunandar dan Drs. H. Maman Sukirman;
   - Surat pengakuan utang notarial yang ditandatangani oleh pengurus yang berwenang di PT BPR Karya Utama Jabar;
   - Marginal Deposit berupa giro/tabungan/ deposito sebesar 5% dari maksimum yang ditarik akan diblokir serta diikat sesuai ketentuan.

Fasilitas kredit ini telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 30 Maret 2020.

Berdasarkan Surat Pemberitahuan Persetujuan Fasilitas Kredit Nomor PWC/5/311/R tanggal 14 Juni 2017, BPR Karya Utama memperoleh fasilitas pinjaman KMK pola *excecuting* untuk tujuan penggunaan tambahan modal kerja untuk diteruspinjamkan kepada *end user* dari PT Bank Negara Indonesia (Persero) Tbk, jumlah fasilitas kredit sebesar Rp750 – Rp1.590 dengan tingkat suku bunga sebesar 11,00% efektif p.a dengan jangka waktu fasilitas kredit berkisar 10 bulan sampai dengan 60 bulan dan dijaminkan dengan:

a. Agunan pokok yaitu seluruh piutang kepada *end user* yang dibiayai oleh BNI ditambah dengan 25% dari piutang kepada *end user* yang dibiayai sendiri oleh BPR sehingga jumlah piutang kepada *end user* yang harus dikuasi BNI total sebesar 125% dari *outstanding* kreditnya.
b. Jaminan tambahan berupa:
   - *Personal Guarantee* notarial dari seluruh pengurus PT BPR Karya Utama Jabar atas nama Drs. H. Oman Sunandar dan Drs. H. Maman Sukirman;
   - Surat pengakuan hutang notarial yang ditandatangani oleh pengurus yang berwenang di PT BPR Karya Utama Jabar.
   - Marginal Deposit berupa giro/tabungan/ deposito sebesar 5% dari maksimum yang ditarik akan diblokir serta diikat sesuai ketentuan.

to end users from PT Bank Negara Indonesia (Persero) Tbk, the total credit facility of Rp338 - Rp976 with an interest rate of 13.25% effective pa with a credit period of 9 months until 59 monts and is guaranteed by:

a. Principal collateral i.e. all receivables from end users funded by BNI plus 25% of receivables from end users who are self-financed by BPR Karya Utama Jabar so that the amount of receivables from end users that BNI has to charge is 125% of the outstanding credit.

b. Additional guarantees in the form of:
   - *Notary Personal Guarantee from all BPR Karya Utama Jabar management on behalf of Drs. H. Oman Sunandar and Drs. H. Maman Sukirman;*
   - *Notarial debt acknowledgment signed by the authorized management at PD BPR Karya Utama Jabar;*
   - *Marginal Deposits in the form of demand deposits/savings/deposit of 5% of the maximum drawn will be blocked and bound in accordance with the provisions.*

This credit facility had been repaid by the Bank on the due on March 30, 2020.

Based on the Notification of Credit Facility Approval No. PWC /5/311/R dated June 14, 2017, BPR Karya Utama received a loan facility for excecuting KMK for the purpose of using additional working capital to be lent to end users from PT Bank Negara Indonesia (Persero) Tbk, the total of credit facilities of Rp750 - Rp1,590 with effective interest rate of 11.00% pa with a credit facility ranging from 10 (teen) months to 60 (sixty) months and is guaranteed by:

a. Principal collateral i.e. all receivables from end users funded by BNI plus 25% of receivables from end users who are self-financed by BPRs so that the amount of receivables from end users that BNI has to charge is 125% of the outstanding credit.

b. Additional guarantees in the form of:
   - *Personal Guarantee notary of all management of PT BPR Karya Utama Jabar behalf of Drs. H. Oman Sunandar and Drs. H. Maman Sukirman;*
   - *Notarial debt recognition letter signed by the authorized management at PT BPR Karya Utama Jabar.*
   - *Marginal Deposits in the form of demand deposits/savings/deposits of 5% of the maximum drawn will be blocked and bound in accordance with the provisions.*

Fasilitas kredit ini telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 14 Juni 2022.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Negara Indonesia Tbk pada 31 Desember 2022 dan 2021 berturut-turut adalah sebesar Nihil dan Nihil serta Rp72 dan Rp809.

Bank telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2022 dan 2021. Bank tidak menjaminkan apapun atas pinjaman ini.

This credit facility had been repaid by the Bank on the due on June 14, 2022.

The total receipts and payments of PT Bank Negara Indonesia Tbk financing on December 31, 2022 and 2021 were Nil and Nil and Rp72 and Rp809, respectively.

During in 2022, BPR Karya Utama Jabar has settled all the principal and interest payment schedule of fund borrowing which was matured.

25. Estimasi Kerugian Komitmen dan Kontinjensi / *25. Estimated Losses on Commitments and Contingencies*

a. Estimasi kerugian komitmen dan kontinjensi / *a. Estimated losses on commitments and contingencies*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			***Rupiah***
Fasilitas kredit yang belum digunakan	9,864	19,679	*Unused loan facility*
Bank garansi	883	4,077	*Bank guarantee*
Total	**10,747**	**23,756**	***Total***

b. Perubahan estimasi kerugian komitmen dan kontinjensi / *b. Movements in the estimated losses on commitments and contingencies*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Saldo awal	22,794	29,765	*Beginning balance*
Penyisihan selama tahun berjalan	1	961	*Provision during the year*
Pembalikan selama tahun berjalan	(12,048)	(6,970)	*Reversal during the year*
Saldo akhir	**10,747**	**23,756**	***Ending balance***

Manajemen berpendapat bahwa jumlah estimasi kerugian komitmen dan kontinjensi yang dibentuk telah memadai.

Management believes that the above estimated losses on commitments and contingencies are adequate

26. Pajak Penghasilan / *26. Income Tax*

a. Utang pajak / *a. Taxes payable*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Bank			***Bank***
Pajak penghasilan badan (Pasal 29)	87,764	69,037	*Corporate Income tax (Article 29)*
Pajak penghasilan badan (Pasal 25)	31,699	49,965	*Corporate Income tax (Article 25)*
Pajak penghasilan			*Income tax*
Pasal 21	5,784	153	*Article 21*
Pasal 4(2) dan 23	8,093	5,672	*Article 4(2) and 23*
	133,340	124,827	
Entitas anak			***Subsidiary***
Pajak penghasilan badan	705	267	*Corporate Income tax (Article 29)*
Pajak penghasilan			*Income tax*
Pasal 21	361	224	*Article 21*
Pasal 4(2) dan 23	4,941	3,895	*Article 4(2) and 23*
	6,007	4,386	
Total	**139,347**	**129,213**	***Total***

b. Beban (manfaat) pajak / *b. Tax expense (benefit)*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Bank			***Bank***
Pajak kini	563,416	547,401	*Current tax*
Pajak tangguhan	4,920	(43,941)	*Deferred tax*
	568,336	503,460	
Entitas anak			***Subsidiary***
Pajak kini	823	615	*Current tax*
Pajak tangguhan	21,177	64,853	*Deferred tax*
	22,000	65,468	
Neto	**590,336**	**568,928**	***Net***

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif konsolidasian adalah sebagai berikut:

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in the consolidated statement of profit or loss and other comprehensive income are as follows:

Rekonsiliasi antara laba sebelum beban pajak menurut laporan laba rugi dan penghasillan komprehensif lain dengan taksiran penghasilan kena pajak, adalah sebagai berikut:

The reconciliation between income before tax expense, as shown in the statement of profit or loss and other comprehensive income, as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Laba sebelum beban pajak (Bank)	2,791,973	2,517,737	*Income before tax expense (Bank only)*
Beda waktu			***Timing differences***
Pembalikan kerugian kredit	(103,063)	170,875	*Reversal of allowance for loan losses*
Penghargaan kerja	3,584	35,527	*Gratuity*
Penyisihan beban *Corporate Social Responsibility*	13,085	20,760	*Provision for Corporate Social Responsibility*
Penyisihan beban imbalan kerja pasti	71,769	(6,296)	*Provision for defined employee benefits*
Pembalikan kerugian aset nonproduktif dan aset produktif selain kredit yang diberikan	11,694	(8,729)	*Reversal for possible losses on non-earning assets earning assets other than loans*
Kerugian (keuntungan) dari perubahan aset keuangan yang diukur pada nilai wajar melalui laba rugi	(22,962)	(2,654)	*Loss (gain) from financial assets at fair value through profit or loss*
	(25,893)	209,483	
Beda tetap			***Permanent differences***
Beban yang tidak dapat dikurangkan	199,265	153,837	*Non-deductible expenses*
Laba kena pajak	2,965,345	2,881,057	*Taxable income*
Beban pajak penghasilan badan	563,416	547,401	*Corporate income tax expense*
Dikurangi pajak dibayar dimuka	(475,652)	(478,364)	*Less prepaid tax*
Utang pajak penghasilan	**87,764**	**69,037**	***Corporate income tax payable***

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2021 telah sesuai dengan Surat Pemberitahuan Tahunan yang dilaporkan ke kantor pajak.

The calculation of corporate income tax for the year ended December 31, 2021 conforms with the Annual Corporate Income Tax Return reported to the tax office.

Bank akan menyampaikan Surat Pemberitahuan Tahunan untuk tahun 2022 sesuai dengan prinsip self assessment berdasarkan perhitungan tersebut di atas.

The Bank will file its Annual Corporate Income Tax Return for 2022 according to the self assessment principle in accordance with the above calculation.

c. Aset (liabilitas) pajak tangguhan – neto

Pengaruh pajak atas perbedaan temporer yang signifikan antara pelaporan keuangan dan pajak adalah sebagai berikut:

c. Deferred tax assets (liabilities) – net

The tax effects on significant outstanding temporary differences between financial and tax reporting purposes are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Aset (liabilitas) pajak tangguhan - dampak dari laporan laba rugi dan penghasilan komprehensif lain konsolidasian			***Deferred tax assets (liabilities) - effect from consolidated statement of income and other comprehensive income***
Penyisihan beban *Corporate Social Responsibility*	26,406	23,920	*Provision for Corporate Social Responsibility*
Penghargaan kerja	9,637	8,957	*Gratuity*
Penyisihan liabilitas imbalan kerja pasti	51,761	38,124	*Provision for defined employee benefit liability*
Penyisihan kerugian kredit	(48,740)	(29,161)	*Provision for loan losses*
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	1,705	6,068	*Changes in fair value of marketable securities measured at fair value through profit or loss*
Penyisihan kerugian aset non produktif dan aset produktif selain dari kredit yang diberikan	(180)	(2,401)	*Provision for losses on non-earning assets and earning assets other than loan*
	40,589	45,507	
Aset (liabilitas) pajak tangguhan - dampak dari ekuitas			***Deferred tax assets (liabilities) - effect from equity***
Perubahan nilai wajar surat berharga pada laba komprehensif lainnya	97,447	5,167	*Changes in fair value of marketable securities through other comprehensive income*
Pengukuran kembali liabilitas imbalan pasti	38,417	33,593	*Remeasurement of defined benefit liability*
Bank	176,453	84,267	*Bank*
Entitas anak	13,296	34,334	*Subsidiaries*
	189,749	**118,601**	

Rincian pendapatan (beban) pajak tangguhan – neto dengan memperhitungkan pengaruh beda temporer pada tarif pajak adalah sebagai berikut:

The details of deferred tax benefit (expense) – net by computing the effect of temporary differences on tax rate are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Penyisihan beban *Corporate Social Responsibility*	2,486	3,945	*Provision for Corporate Social Responsibility*
Penyisihan liabilitas imbalan kerja pasti	13,636	2,942	*Provision for defined employee benefits liability*
Penyisihan kerugian kredit	(19,582)	32,466	*Provision for losses on loans*
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	(4,363)	(504)	*Changes in fair value of marketable securities measured at fair value through other comprehensive income*
Pencadangan penghargaan direksi	681	6,750	*Gratuity*
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	2,222	(1,658)	*Provision for losses on non-earning assets and earning assets other than loan*
	(4,920)	43,941	
Entitas anak	(21,777)	(64,853)	*Subsidiaries*
	(26,697)	**(20,912)**	

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan dan dikompensasikan dengan laba fiskal pada masa mendatang.

Management believes that deferred tax assets can be realized and can be compensated against future taxable income.

d. Perubahan Tarif pajak

Berdasarkan Undang-Undang No. 36 Tahun 2008 tentang Pajak Penghasilan, Peraturan Pemerintah Pengganti Undang-Undang (PERPU) Nomor 1 tahun 2020 Tanggal 31 Maret 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi *Corona Virus Disease* 2019 (COVID-19) dan/atau dalam Rangka Menghadapi Ancaman yang Membahayakan Perekonomian Nasional dan/atau Stabilitas Sistem Keuangan yang bertujuan mempertahankan badan usaha dalam pandemi COVID-19 dan menyediakan kemampuan pengembangan usaha memberikan fasilitas penurunan tarif PPh Badan secara umum sebagaimana disampaikan pada pasal 5 PP 30 Tahun 2020 menjadi 22% (masa berlaku tahun 2020 & 2021) dan menjadi 20% (masa berlaku tahun 2022) serta sebagai insentif bagi wajib pajak dengan status *go public* dan menjual 40% sahamnya di lantai bursa memperoleh penurunan tarif pajak penghasilan sebesar 3% (tiga persen), yang kemudian diatur oleh Peraturan Pemerintah (PP) No.30 Tahun 2020 tanggal 30 Juni 2020 yang mencabut dan menyatakan Peraturan Pemerintah (PP) No.56 Tahun 2015 tanggal 3 Agustus 2015 tidak berlaku, yang mengatur bahwa Wajib Pajak (WP) dalam negeri yang berbentuk perseroan terbuka dapat memperoleh penurunan tarif pajak penghasilan sebesar 3% (tiga persen) lebih rendah dari tarif pajak penghasilan wajib pajak badan dalam negeri bila memenuhi persyaratan sebagai berikut: (a) paling sedikit 40% (empat puluh persen) dari jumlah keseluruhan saham yang disetor dicatat untuk diperdagangkan di Bursa Efek Indonesia, (b) saham tersebut harus dimiliki oleh paling sedikit 300 pihak, (c) masing-masing pihak tersebut hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham ditempatkan dan disetor penuh, dan (d) ketentuan sebagaimana dimaksud di atas harus dipenuhi dalam waktu paling singkat 183 (seratus delapan puluh tiga) hari kalender dalam jangka waktu 1 (satu) tahun pajak. Ketentuan mengenai tata cara pelaksanaan dan pengawasan pemberian penurunan tarif pajak penghasilan di atas diatur dengan Peraturan Menteri Keuangan (PMK) Nomor 123/PMK.03/2020 Tentang Bentuk dan Tata Cara Penyampaian Laporan Serta Daftar Wajib Pajak Dalam Rangka Pemenuhan Persyaratan Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka. Pemerintah mengatur kembali tarif PPh Badan yang berlaku mulai tahun 2022 melalui Undang-Undang Nomor 7 Tahun 2021 Tentang Harmonisasi Peraturan Perpajakan dengan tarif sebesar 22%, dan Wajib Pajak Badan dapat memperoleh tarif sebesar 3% (tiga persen) lebih rendah bila memenuhi persyaratan sebagai berikut: (a) berbentuk perseroan terbuka, (b) dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia

d. Changes in Tax rate

Based on Law no. 36 of 2008 concerning Income Tax, Government Regulation in Lieu of Law (PERPU) Number 1 of 2020 dated March 31, 2020 concerning State Finance Policy and Financial System Stability for Handling Pandemic Corona Virus Disease 2019 (COVID-19) and / or in the Context of Facing Threats that Endanger the Economy National and / or Financial System Stability which aims to maintain business entities in the COVID-19 pandemic and provide business development capabilities to provide a reduction in Corporate Income Tax rates in general as stated in article 5 PP 30 of 2020 to 22% (validity period 2020 & 2021) and become 20% (validity period in 2022) as well as an incentive for taxpayers to go public and sell 40% of their shares on the stock exchange, a reduction in income tax rate of 3% (three percent), which is then regulated by Government Regulation (PP) No. 30 of 2020 dated June 30, 2020 which revokes and declares Government Regulation (PP) No.56 of 2015 dated August 3, 2015 does not apply, which stipulates that domestic taxpayers (WP) in the form of publicly-listed companies can obtain a reduction in income tax rates by 3% (three percent) lower than the domestic corporate taxpayer income tax rates if they meet the requirements as follows: (a) at least 40% (forty percent) of the total number of shares deposited is recorded for trading on the Indonesia Stock Exchange, (b) the shares must be owned by at least 300 parties, (c) each of these parties may only have shares of less than 5% (five percent) of the total issued and fully paid shares, and (d) the provisions referred to above must be fulfilled within 183 (one hundred eighty three) calendar days within a period of 1 (one)) fiscal year. Provisions regarding the procedures for implementing and monitoring the granting of the reduction in income tax rates above are regulated by a Regulation of the Minister of Finance (PMK) Number 123/PMK.03/2020 concerning Forms and Procedures for Submitting Reports and List of Taxpayers in the Context of Fulfilling the Requirements for a Reduction in Income Tax Rates for Domestic Taxpayers in the Form of Public Companies. The government re-regulates the corporate income tax rate which will be effective starting 2022 through Law Number 7 of 2021 concerning the Harmonization of Tax Regulations at a rate of 22%, and corporate taxpayers can get a lower rate of 3% (three percent) if they meet the following requirements : (a) in the form of a public company, (b) with the total number of paid-up shares traded on the stock exchange in Indonesia at least 40% (forty percent), and (c) meeting certain requirements. Provisions regarding certain requirements will be regulated later in a Government Regulation (PP).

paling sedikit 40% (empat puluh persen), dan (c) memenuhi persyaratan tertentu. Ketentuan mengenai persyaratan tertentu dimaksud akan diatur kemudian dengan Peraturan Pemerintah (PP).

Manajemen akan terus melakukan pemantauan terkait pemenuhan persyaratan penurunan tarif sebagaimana disebutkan di atas. Manajemen berkeyakinan bahwa Bank telah memenuhi semua persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan.

Management will continue to monitor related to meeting the tariff reduction requirements as mentioned above. Management believes that the Bank has fulfill all the requirements to obtain the reduction on income tax rate facility.

Berdasarkan surat keterangan No. DE/I/2023-0189 tanggal 4 Januari 2023 dan No. DE/I/2022-1230 tanggal 11 Januari 2022 tentang laporan bulanan kepemilikan saham berupa Formulir No. X.H.I-2 dari Biro Administrasi Efek, Datindo Entrycom atas kepemilikan saham Bank selama tahun 2022 dan 2021, semua kriteria di atas untuk memperoleh fasilitas penurunan tarif pajak tersebut atas laporan keuangan Bank untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 telah terpenuhi.

Based on Letter No. DE/I/2023-0189 dated January 4, 2023 and No. DE/I/2022-1230 dated January 11, 2022 the monthly report of shares ownerships, form No. X.H.I-2 from the Securities Administration Agency (Biro Administrasi Efek), Datindo Entrycom on the ownership of Bank's shares during 2022 and 2021, all of the above mentioned required criteria to obtain the tax rate reduction on Bank's financial statements for the years ended December 31, 2022 were fulfilled by Bank.

Manajemen berkeyakinan bahwa Bank dan entitas anak telah memenuhi semua persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan.

Management believes that the Bank and its subsidiaries has fulfill all the requirements to obtain the reduction on income tax rate facility.

Sehubungan dengan hal tersebut, pajak penghasilan badan untuk posisi 31 Desember 2022 dan 2021 masing-masing dihitung dengan menggunakan tarif pajak 19%.

In relation with the matter above, corporate income tax for the position of December 31, 2022 and 2021 each has been calculated using a tax rate of 19%.

e. Pemeriksaan Pajak

Bank

e. Tax Audit

Bank

Nomor/Number of SKP/STP	Tahun pajak/ *Tax year*	Jenis pajak/ *Tax Type*	Nilai/*amount*	Pembayaran yang diakui sebagai Uang muka Pajak/ *Payment Recognized as Tax Advanced*	Status Terkini / *Current Status*
STP No. 00039/106/14/054/14 (19 Sep 2014)	Jan-Jul 2014	PPh 25	5,261	5,261	Proses Permohonan Penghapusan STP di Kantor Pajak *In The Process of Removing The STP at The Tax Office*
STP No. 00051/106/14/054/14 (24 Okt 2014)	Agt-Sep 2014	PPh 25	320	320	Proses Permohonan Penghapusan STP di Kantor Pajak *In The Process of Removing The STP at The Tax Office*
STP No. 00080/106/14/054/14 (27 Nov 2014)	Okt 2014	PPh 25	251	251	Proses Permohonan Penghapusan STP di Kantor Pajak *In The Process of Removing The STP at The Tax Office*
STP No. 00092/106/14/054/14 (27 Nov 2014)	Nov 2014	PPh 25	251	251	Proses Permohonan Penghapusan STP di Kantor Pajak *In The Process of Removing The STP at The Tax Office*
STP No. 00029/106/14/054/14 (26 Jan 2015)	Des 2014	PPh 25	251	251	Proses Permohonan Penghapusan STP di Kantor Pajak *In The Process of Removing The STP at The Tax Office*
SKPKB No. 00005/206/14/054/17 (18 Des 2017)	Jan-Des 2014	PPh Badan	38,125	20,968	Proses Permohonan Peninjauan Kembali/ *Judicial Review Request Process*
SKPKB No. 00015/240/14/054/17 (18 Des 2017)	Jan-Des 2014	PPh 4 (2)	10,995	10,995	Proses Permohonan Peninjauan Kembali/ *Judicial Review Request Process*
STP PPH PASAL 4 (2) NO 00004/110/14/054/21(30 Apr 2021) Bagian dari	Jan-Des 2014	PPh 4 (2)	10,995	10,995	Bagian Proses Permohonan Peninjauan Kembali/ *Part of Judicial Review Request Process*
SKPKB No. 00010/206/15/054/18 (27 Des 2018)	Jan-Des 2015	PPh Badan	66,015	66,015	*Proses Permohonan Peninjauan Kembali/ Judicial Review Request Process*
SKPKB PPH Badan NO 00009/110/15/054/22 (31 Jan 2022)	Jan-Des 2016	PPh Badan	26,231	26,231	*Bagian Proses Permohonan Peninjauan Kembali/ Part of Judicial Review Request Process*
SKPKB No. 00015/206/19/054/21 (28 Jun 2021)	Jan-Des 2019	PPh Badan	34,964	34,797	*Proses Permohonan Banding / Appeal Request Process*
Total				**176,335**	***Total***

Selain pembayaran yang dicatat sebagai uang muka sebagaimana disebutkan di atas, terdapat pembayaran yang telah dibebankan dalam laporan keuangan konsolidasian 31 Desember 2022 sebesar Rp176.502.

Besides payment recorded as tax advance as state above, ther was payment that was recorded as expense in the consolidated financial statement December 31, 2022 amounting to Rp176.502.

Selain uang muka yang masih dalam sengketa sebagaimana disebutkan di atas, terdapat lebih bayar atas PPh badan tahun 2019 sebesar Rp52.845 yang sedang dalam proses banding.

In addition to advances that are still in dispute as mentioned above, there are overpayments of corporate income tax for 2019 amounting to Rp52,845, which are in the process of appeal.

BJBS

BJBS telah mengajukan surat keberatan ke Direktur Jenderal Pajak atas beberapa Surat Ketetapan Pajak untuk berbagai pajak penghasilan Pasal 4(2), Pasal 21, Pasal 23 dan PPN tahun pajak 2016 tertanggal 27 Februari 2018 sebesar Rp10.894, dimana Bank telah menerima restitusi sebagian sebesar Rp4.231 pada bulan Maret 2019. Sedangkan sisanya Bank akan mengajukan Banding.

BJBS

BJBS has submitted objection letters to the Director General of Taxes on several Tax Assessment Letters for several income tax Article 4(2), Article 21, Article 23 and VAT for the fiscal year 2016 dated February 27, 2018 amounting to Rp10,894, where the Bank has received a refund amounting to Rp.4,231 in March 2019. While the rest, the Bank will submit an Appeal.

Atas hasil banding Putusan Pengadilan Pajak Nomor PUT-006168.16/2019/PP/MXIIA Tahun 2021, DJP mengajukan Peninjauan Kembali ke Mahkamah Agung (MA).

Regarding the results of the appeal of the Tax Court Decision Number PUT 006168.16/2019/PP/MXIIA Year 2021, the DGT submitted a judicial review to the Supreme Court (MA).

Hasil keputusan Peninjauan Kembali yaitu Menolak Pengajuan Peninjauan Kembali dari DJP sesuai putusan Nomor 3001/B-PK/PJK/2022 tanggal 20 Juni 2022.

The result of the judicial review decision was to reject the application for judicial review from the DGT according to decision number 3001/B-PK/PJK/2022 dated June 20, 2022.

27. Bunga yang Masih Harus Dibayar dan Bagi Hasil

27. Interest Payable and Revenue Sharing

	31 Desember/*December 31,* 2022		31 Desember/*December 31,* 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Simpanan nasabah		158,593		94,655	*Deposits from customer*
Efek utang yang diterbitkan		45,027		45,756	*Debt securities issued*
Bagi hasil syariah		15,589		10,273	*Sharia profit sharing*
Pinjaman yang diterima		32,584		16,479	*Borrowings*
Simpanan dari bank lain		2,307		573	*Deposits from other banks*
		254,100		167,736	
Dolar Amerika Serikat					***United States Dollar***
Simpanan nasabah	3,859	60	65,776	938	*Deposits from customer*
Total		**254,160**		**168,674**	***Total***

28. Liabilitas Lain-Lain / *28. Other Liabilities*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Jasa produksi		441,819		395,140	*Employee bonus*
Setoran jaminan		84,337		80,391	*Guarantee deposits*
Dana *Corporate Social Responsibility*		138,977		125,892	*Corporate Social Responsibility fund*
Provisi dan komisi diterima dimuka		19,264		8,092	*Unearned provisions and commision*
Penghargaan kerja		50,726		47,142	*Gratuity*
Liabilitas sewa		448,901		589,310	*Lease liabilities*
Lain-lain		162,509		398,749	*Others*
		1,346,533		1,644,716	
Mata uang asing					***Foreign currencies***
Setoran jaminan					*Guarantee deposits*
Dolar Amerika Serikat	92,015	1,432	162,015	2,309	*United States Dollar*
		1,432		2,309	
Total		**1,347,965**		**1,647,025**	***Total***

Lain-lain terutama terdiri dari rekening titipan, rekening dalam penyelesaian, titipan THR, titipan insentif prestasi kerja.

Others mainly consist of entrusted account, accounts in process, religious holiday allowance, entrusted work achievement incentive.

29. Dana Syirkah Temporer / *29. Temporary Syirkah Funds*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pihak-pihak berelasi			***Related parties***
Rupiah			*Rupiah*
Bukan bank			*Non - bank*
Giro Mudharabah	3,176	3,176	*Mudharabah current savings*
Tabungan mudharabah	2,847	2,847	*Mudharabah savings*
Deposito mudharabah berjangka	1,125	51,986	*Mudharabah time deposits*
	7,148	58,009	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Bukan bank			*Non - bank*
Giro mudharabah	820,450	666,554	*Mudharabah current account*
Tabungan mudharabah	1,654,435	1,460,250	*Mudharabah savings*
Deposito mudharabah berjangka	5,841,563	5,078,425	*Mudharabah time deposits*
	8,316,448	7,205,229	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Bank			*Bank*
Giro mudharabah	10,273	4,361	*Mudharabah current account*
Tabungan mudharabah	14,434	18,553	*Mudharabah savings*
Deposito mudharabah berjangka	26,121	30,538	*Mudharabah time deposits*
	50,828	53,452	
Total	**8,374,424**	**7,316,690**	***Total***

b. Rincian deposito berjangka mudharabah berdasarkan jangka waktu

b. Details of mudharabah time deposits by term

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah			***Rupiah***
Bukan bank			***Non - bank***
1 bulan	3,782,198	2,688,195	*1 month*
3 bulan	1,299,598	1,509,681	*3 months*
6 bulan	359,930	593,876	*6 months*
12 bulan	380,615	326,127	*12 months*
Lebih dari 12 bulan	20,346	12,532	*More than 12 months*
	5,842,687	5,130,411	
Bank			***Bank***
1 bulan	18,914	23,938	*1 month*
3 bulan	3,000	5,300	*3 months*
6 bulan	1,000	1,000	*6 months*
12 bulan	3,207	300	*12 months*
	26,121	30,538	
Total	**5,868,808**	**5,160,949**	***Total***

c. Tingkat bagi hasil deposito berjangka mudharabah

Deposito berjangka mudharabah merupakan investasi pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan BJBS atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya.

c. Revenue equivalent sharing rate from mudharabah time deposits

Mudharabah time deposits are entitled to receive a share in the income derived by the BJBS from the use of such funds based on a pre-determined ratio.

Tingkat setara bagi hasil per tahun untuk deposito berjangka mudharabah adalah sebagai berikut:

The annual equivalent revenue sharing rate for mudharabah time deposits are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
1 bulan	2.71%	3.79%	*1 month*
3 bulan	2.71%	3.79%	*3 months*
6 bulan	2.89%	3.89%	*6 months*
12 bulan	2.89%	3.89%	*12 months*
Lebih dari 12 bulan	2.89%	3.89%	*More than 12 months*

30. Modal Saham / *30. Share Capital*

		31 Desember 2021/ *December 31, 2022*			31 Desember 2022/ *December 31, 2021*		
	Pemegang Saham	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*
A	**PEMERINTAH DAERAH**						
1	**Pemerintah Provinsi Jawa Barat**						
	Saham Seri A	3,756,415,785		939,104	3,756,415,785		939,104
	Saham Seri B	296,756,810		74,189	-		-
	Total Provinsi Jawa Barat	4,053,172,595	38.52%	1,013,293	3,756,415,785	38.18%	939,104
2	**Pemerintah Kota & Kab. se-Jawa Barat**						
	Kota Bandung						
	Saham Seri A	116,000,006		29,000	116,000,006		29,000
	Saham Seri B	8,048,569		2,012	-		-
	Total Kota Bandung	124,048,575	1.18%	31,012	116,000,006	1.18%	29,000
	Kota Cirebon						
	Saham Seri A	17,837,704		4,459	17,837,704		4,460
	Saham Seri B	1,237,655		309	-		-
	Total Kota Cirebon	19,075,359	0.18%	4,768	17,837,704	0.18%	4,460
	Kota Sukabumi						
	Saham Seri A	38,545,063		9,636	38,545,063		9,635
	Saham Seri B	2,674,412		669	-		-
	Total Kota Sukabumi	41,219,475	0.39%	10,305	38,545,063	0.39%	9,635
	Kota Bekasi						
	Saham Seri A	62,493,022		15,623	62,493,022		15,624
	Saham Seri B	4,336,029		1,084	-		-
	Total Kota Bekasi	66,829,051	0.64%	16,707	62,493,022	0.64%	15,623
	Kota Bogor						
	Saham Seri A	46,737,809		11,684	46,737,809		11,684
	Saham Seri B	3,242,866		811	-		-
	Total Kota Bogor	49,980,675	0.48%	12,495	46,737,809	0.48%	11,684
	Kota Cimahi						
	Saham Seri A	104,000,000		26,000	104,000,000		26,000
	Saham Seri B	7,215,958		1,804	-		-
	Total Kota Cimahi	111,215,958	1.06%	27,804	104,000,000	1.06%	26,000
	Kota Depok						
	Saham Seri A	93,777,672		23,444	93,777,672		23,444
	Saham Seri B	-		-	-		-
	Total Kota Depok	93,777,672	0.89%	23,444	93,777,672	0.95%	23,444
	Kota Tasikmalaya						
	Saham Seri A	62,810,189		15,703	62,810,189		15,703
	Saham Seri B	4,428,044		1,107	-		-
	Total Kota Tasikmalaya	67,238,233	0.64%	16,810	62,810,189	0.64%	15,703
	Kota Banjar						
	Saham Seri A	41,000,000		10,250	41,000,000		10,250
	Saham Seri B	2,878,228		720	-		-
	Total Kota Banjar	43,878,228	0.42%	10,970	41,000,000	0.42%	10,250
	Kabupaten Bandung						
	Saham Seri A	712,485,914		178,121	712,485,914		178,122
	Saham Seri B	49,435,275		12,359	-		-
	Total Kabupaten Bandung	761,921,189	7.24%	190,480	712,485,914	7.24%	178,122
	Kabupaten Cirebon						
	Saham Seri A	56,121,123		14,030	56,121,123		14,030
	Saham Seri B	3,893,920		973	-		-
	Total Kabupaten Cirebon	60,015,043	0.57%	15,003	56,121,123	0.57%	14,030
	Kabupaten Karawang						
	Saham Seri A	56,863,937		14,216	56,863,937		14,216
	Saham Seri B	9,841,711		2,460	-		-
	Total Kabupaten Karawang	66,705,648	0.63%	16,676	56,863,937	0.58%	14,216
	Kabupaten Ciamis						
	Saham Seri A	32,721,097		8,180	32,721,097		8,180
	Saham Seri B	4,059,040		1,015	-		-
	Total Kabupaten Ciamis	36,780,137	0.35%	9,195	32,721,097	0.33%	8,180
	Kabupaten Tasikmalaya						
	Saham Seri A	130,953,800		32,738	130,953,800		32,738
	Saham Seri B	9,963,099		2,491	-		-
	Total Kabupaten Tasikmalaya	140,916,899	1.34%	35,229	130,953,800	1.33%	32,738

		31 Desember 2021/ *December 31, 2022*			31 Desember 2022/ *December 31, 2021*		
	Pemegang Saham	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*
A	**PEMERINTAH DAERAH**						
2	**Pemerintah Kota & Kab. se-Jawa Barat (lanjutan)**						
	Kabupaten Sukabumi						
	Saham Seri A	86,889,260		21,722	86,889,260		21,722
	Saham Seri B	6,028,743		1,507	-		-
	Total Kabupaten Sukabumi	92,918,003	0.88%	23,229	86,889,260	0.88%	21,722
	Kabupaten Subang						
	Saham Seri A	44,937,610		11,234	44,937,610		11,235
	Saham Seri B	-		-	-		-
	Total Kabupaten Subang	44,937,610	0.43%	11,234	44,937,610	0.46%	11,235
	Kabupaten Indramayu						
	Saham Seri A	87,986,270		21,997	87,986,270		21,997
	Saham Seri B	7,380,073		1,845	-		-
	Total Kabupaten Indramayu	95,366,343	0.91%	23,842	87,986,270	0.89%	21,997
	Kabupaten Bekasi						
	Saham Seri A	73,550,504		18,388	73,550,504		18,387
	Saham Seri B	5,103,243		1,276	-		-
	Total Kabupaten Bekasi	78,653,747	0.75%	19,664	73,550,504	0.75%	18,387
	Kabupaten Sumedang						
	Saham Seri A	46,052,684		11,513	46,052,684		11,513
	Saham Seri B	3,195,329		799	-		-
	Total Kabupaten Sumedang	49,248,013	0.47%	12,312	46,052,684	0.47%	11,513
	Kabupaten Bogor						
	Saham Seri A	202,523,232		50,631	202,523,232		50,631
	Saham Seri B	14,051,915		3,513	-		-
	Total Kabupaten Bogor	216,575,147	2.06%	54,144	202,523,232	2.06%	50,631
	Kabupaten Cianjur						
	Saham Seri A	102,416,760		25,604	102,416,760		25,604
	Saham Seri B	-		-	-		-
	Total Kabupaten Cianjur	102,416,760	0.97%	25,604	102,416,760	1.04%	25,604
	Kabupaten Kuningan						
	Saham Seri A	28,797,110		7,199	28,797,110		7,199
	Saham Seri B	1,845,018		461	-		-
	Total Kabupaten Kuningan	30,642,128	0.29%	7,660	28,797,110	0.29%	7,199
	Kabupaten Majalengka						
	Saham Seri A	35,462,669		8,866	35,462,669		8,866
	Saham Seri B	7,380,073		1,845	-		-
	Total Kabupaten Majalengka	42,842,742	0.41%	10,711	35,462,669	0.36%	8,866
	Kabupaten Garut						
	Saham Seri A	26,366,698		6,592	26,366,698		6,592
	Saham Seri B	4,428,044		1,107	-		-
	Total Kabupaten Garut	30,794,742	0.29%	7,699	26,366,698	0.27%	6,592
	Kabupaten Purwakarta						
	Saham Seri A	51,219,171		12,805	51,219,171		12,805
	Saham Seri B	5,904,059		1,476	-		-
	Total Kabupaten Purwakarta	57,123,230	0.54%	14,281	51,219,171	0.52%	12,805
	Kabupaten Bandung Barat						
	Saham Seri A	5,263,157		1,316	5,263,157		1,316
	Saham Seri B	7,380,073		1,845	-		-
	Total Kabupaten Bandung Barat	12,643,230	0.12%	3,161	5,263,157	0.05%	1,316
	Kabupaten Pangandaran						
	Saham Seri A	-		-	-		-
	Saham Seri B	2,656,826		664	-		-
	Total Kabupaten Pangandaran	2,656,826	0.03%	664	-		-

		31 Desember 2021/ *December 31, 2022*			31 Desember 2022/ *December 31, 2021*		
	Pemegang Saham	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*
A	**PEMERINTAH DAERAH**						
3	**Pemerintah Provinsi Banten**						
	Saham Seri A	520,589,856		130,147	520,589,856		130,147
	Saham Seri B	-		-	-		-
	Total Provinsi Banten	520,589,856	4.95%	130,147	520,589,856	5.29%	130,147
4	**Pemerintah Kota & Kab. se-Banten**						
	Kota Tangerang						
	Saham Seri A	125,117,942		31,279	125,117,942		31,279
	Saham Seri B	8,681,210		2,170	-		-
	Total Kota Tangerang	133,799,152	1.27%	33,449	125,117,942	1.27%	31,279
	Kota Cilegon						
	Saham Seri A	60,631,578		15,158	60,631,578		15,158
	Saham Seri B	4,059,041		1,015	-		-
	Total Kota Cilegon	64,690,619	0.61%	16,173	60,631,578	0.62%	15,158
	Kota Tangerang Selatan						
	Saham Seri A	-		-	-		-
	Saham Seri B	7,380,073		1,845	-		-
	Total Kota Tangerang Selatan	7,380,073	0.07%	1,845	-		-
	Kota Serang						
	Saham Seri A	-		-	-		-
	Saham Seri B	7,380,073		1,845	-		-
	Total Kota Serang	7,380,073	0.07%	1,845	-		-
	Kabupaten Serang						
	Saham Seri A	151,092,304		37,773	151,092,304		37,773
	Saham Seri B	10,332,103		2,583	-		-
	Total Kabupaten Serang	161,424,407	1.53%	40,356	151,092,304	1.54%	37,773
	Kabupaten Tangerang						
	Saham Seri A	289,306,189		72,327	289,306,189		72,327
	Saham Seri B	20,073,282		5,018	-		-
	Total Kabupaten Tangerang	309,379,471	2.94%	77,345	289,306,189	2.94%	72,326
	Kabupaten Lebak						
	Saham Seri A	37,586,022		9,397	37,586,022		9,397
	Saham Seri B	2,607,876		652	-		-
	Total Kabupaten Lebak	40,193,898	0.38%	10,049	37,586,022	0.38%	9,397
	Kabupaten Pandeglang						
	Saham Seri A	110,162,524		27,541	110,162,524		27,541
	Saham Seri B	-		-	-		-
	Total Kabupaten Lebak	110,162,524	1.05%	27,541	110,162,524	1.12%	27,541
B	**PUBLIK**			-			-
	Saham Seri A	-		-	-		-
	Saham Seri B	2,572,850,355		643,213	2,424,072,500		606,018
	Total Publik	2,572,850,355	24.45%	643,213	2,424,072,500	24.64%	643,213
				-			
	TOTAL						
	Saham Seri A	7,414,714,661		1,853,679	7,414,714,661		1,853,679
	Saham Seri B	3,106,729,025		776,682	2,424,072,500		606,018
	Total	**10,521,443,686**		**2,630,361**	**9,838,787,161**		**2,459,697**

Pada tanggal 31 Desember 2022 dan 2021, saham Seri A khusus dimiliki oleh pemerintah pusat, pemerintah provinsi, kota dan kabupaten sedangkan saham Seri B dimiliki oleh masyarakat.

Saham Seri A adalah saham yang memberikan hak khusus kepada pemegangnya dalam kuorum kehadiran dan kuorum persetujuan Rapat Umum Pemegang Saham.

Share capital as of December 31, 2022 and 2021, Class A shares are specially owned by the central government, provinces, cities and districts while the Class B shares are owned by public.

Class A shares are shares that give special rights to the holder in the attendance quorum and the approval of quorum at the Shareholders' General Meeting.

31. Tambahan Modal Disetor / *31. Additional Paid in Capital*

Pada tanggal 31 Desember 2022 dan 2021, rincian tambahan modal disetor adalah sebagai berikut:

As of December 31, 2022 and 2021, details of additional paid in capital are as follows:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Masyarakat	987,821	823,423	*Public*
Pemerintah Provinsi Jawa Barat	404,511	76,595	*Pemerintah Provinsi Jawa Barat*
Pemerintah Kab. Bandung	106,731	52,105	*Pemerintah Kab. Bandung*
Pemerintah Kab. Bogor	30,485	14,958	*Pemerintah Kab. Bogor*
Pemerintah Kab. Serang	22,606	11,189	*Pemerintah Kab. Serang*
Pemerintah Kab. Tangerang	22,181	-	*Pemerintah Kab. Tangerang*
Pemerintah Kota Tangerang	18,857	9,264	*Pemerintah Kota Tangerang*
Pemerintah Kab. Bandung Barat	16,839	8,684	*Pemerintah Kab. Bandung Barat*
Pemerintah Kab. Karawang	15,075	4,200	*Pemerintah Kab. Karawang*
Pemerintah Kab. Indramayu	14,653	6,498	*Pemerintah Kab. Indramayu*
Pemerintah Kab. Sukabumi	13,079	6,417	*Pemerintah Kab. Sukabumi*
Pemerintah Kab. Tasikmalaya	11,009	-	*Pemerintah Kab.Tasikmalaya*
Pemerintah Kota Tasikmalaya	9,530	4,637	*Pemerintah Kota Tasikmalaya*
Pemerintah Kota Bekasi	9,405	4,613	*Pemerintah Kota Bekasi*
Pemerintah Kota Bandung	8,894	-	*Pemerintah Kota Bandung*
Pemerintah Kota Cilegon	8,827	4,342	*Pemerintah Kota Cilegon*
Pemerintah Kab. Cirebon	8,448	4,145	*Pemerintah Kab. Cirebon*
Pemerintah Kab. Pandeglang	8,158	8,158	*Pemerintah Kab. Pandeglang*
Pemerintah Kab. Majalengka	8,155	-	*Pemerintah Kab. Majalengka*
Pemerintah Kota Tangerang Selatan	8,155	-	*Pemerintah Kota Tangerang Selatan*
Pemerintah Kota Serang	8,155	-	*Pemerintah Kota Serang*
Pemerintah Kota Cimahi	7,974	-	*Pemerintah Kota Cimahi*
Pemerintah Kota Depok	6,923	6,923	*Pemerintah Kota Depok*
Pemerintah Kab. Purwakarta	6,524	-	*Pemerintah Kab. Purwakarta*
Pemerintah Kota Sukabumi	5,801	2,845	*Pemerintah Kota Sukabumi*
Pemerintah Kab. Lebak	5,665	2,783	*Pemerintah Kab. Lebak*
Pemerintah Kab. Bekasi	5,639	-	*Pemerintah Kab. Bekasi*
Pemerintah Kab. Garut	4,893	-	*Pemerintah Kab. Garut*
Pemerintah Kab. Ciamis	4,485	-	*Pemerintah Kab. Ciamis*
Pemerintah Kab. Kuningan	4,166	2,127	*Pemerintah Kab. Kuningan*
Pemerintah Kota Bogor	3,583	-	*Pemerintah Kota Bogor*
Pemerintah Kab. Sumedang	3,531	-	*Pemerintah Kab. Sumedang*
Pemerintah Kab. Subang	3,318	3,318	*Pemerintah Kab. Subang*
Pemerintah Kota Banjar	3,180	-	*Pemerintah Kota Banjar*
Pemerintah Kab. Pangandaran	2,936	-	*Pemerintah Kab. Pangandaran*
Pemerintah Kota Cirebon	2,684	1,317	*Pemerintah Kota Cirebon*
Total	**1,812,876**	**1,058,541**	***Total***

32. Obligasi Subordinasi / *32. Subordinated Bonds*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Obligasi Subordinasi Berkelanjutan I Tahap I Bank Jabar Banten	693,000	1,000,000	*Continuing Subordinated Bonds I of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan II Tahap I Bank Jabar Banten	500,000	500,000	*Continuing Subordinated Bonds II of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan II Tahap II Bank Jabar Banten	500,000	500,000	*Continuing Subordinated Bonds II of Bank Jabar Banten Phase II*
Obligasi Subordinasi Berkelanjutan III Tahap I Bank Jabar Banten	1,000,000	1,000,000	*Continuing Subordinated Bonds III of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan III Tahap II Bank Jabar Banten	1,000,000	-	*Continuing Subordinated Bonds III of Bank Jabar Banten Phase II*
Beban emisi obligasi yang belum diamortisasi	(13,837)	(11,508)	*Unamortized bonds issuance cost*
Total	**3,679,163**	**2,988,492**	***Total***

Obligasi Subordinasi Berkelanjutan I Tahap I Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp307.000 dengan suku bunga tetap sebesar 9,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 6 Desember 2022;
2) Seri B dengan nilai nominal Rp693.000 dengan suku bunga tetap sebesar 9,90% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 6 Desember 2024.

Continuing Subordinated Bonds I of Bank Jabar Banten Bonds Phase I consisted of:
1) Series A with nominal value of Rp307,000 with fixed interest rate of 9.60% per annum which is payable every three months with a five-year term; and are due on December 6, 2022;
2) Series B with nominal value of Rp693,000 with fixed interest rate of 9.90% per annum which is payable every three months with a seven-year term; and are due on December 6, 2024.

Obligasi Subordinasi Berkelanjutan II Tahap I Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp132.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 3 Maret 2025;
2) Seri B dengan nilai nominal Rp368.000 dengan suku bunga tetap sebesar 9,35% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 3 Maret 2027.

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase I consisted of:
1) Series A with nominal value of Rp132,000 with fixed interest rate of 8.60% per annum which is payable every three months with a five-years term and are due on March 3, 2025;
2) Series B with nominal value of Rp368,000 with fixed interest rate of 9.35% per annum which is payable every three months with a seven-year term and are due on March 3, 2027.

Obligasi Subordinasi Berkelanjutan II Tahap II Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp162.580 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 17 November 2025;
2) Seri B dengan nilai nominal Rp337.420 dengan suku bunga tetap sebesar 9,00% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 17 November 2027.

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase II consisted of:
1) Series A with nominal value of Rp162,580 with fixed interest rate of 8.50% per annum which is payable every three months with a five-year term and are due on November 17, 2025;
2) Series B with nominal value of Rp337,420 with fixed interest rate of 9.00% per annum which is payable every three months with a seven-year term and are due on November 17, 2027.

Obligasi Subordinasi Berkelanjutan III Tahap I Bank Jabar Banten terdiri dari:

1) Seri A dengan nilai nominal Rp379.000 dengan suku bunga tetap sebesar 7,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 15 Juli 2026;
2) Seri B dengan nilai nominal Rp621.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 15 Juli 2028;

Continuing Subordinated Bonds III of Bank Jabar Banten Bonds Phase I consisted of:

1) Series A with nominal value of Rp379,000 with fixed interest rate of 7.85% per annum which is payable every three months; with a five-year term; and are due on July 15, 2026;

2) Series B with nominal value of Rp621,000 with fixed interest rate of 8.60% per annum which is payable every three months; with a seven-year term; and are due on July 15, 2028.

Obligasi Subordinasi Berkelanjutan III Tahap II Bank Jabar Banten terdiri dari:

1) Seri A dengan nilai nominal Rp399.910 dengan suku bunga tetap sebesar 7,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 09 Juni 2027;
2) Seri B dengan nilai nominal Rp600.090 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 09 Juni 2029.

Continuing Subordinated Bonds III of Bank Jabar Banten Bonds Phase II consisted of:

1) Series A with nominal value of Rp399,910 with fixed interest rate of 7.85% per annum which is payable every three months; with a five-year term; and are due on June 09, 2027.

2) Series A with nominal value of Rp600,090 with fixed interest rate of 8.60% per annum which is payable every three months; with a seven-year term; and are due on June 09, 2029.

Pada tanggal 31 Desember 2022 dan 2021, peringkat obligasi subordinasi berkelanjutan ini menurut Pefindo adalah idA+ dan idA.

As of December 31, 2021 and 2020, the rating of the subordinated bonds based on Pefindo was idA+ and idA.

Selama jangka waktu obligasi tersebut di atas, tanpa ijin tertulis dari wali amanat, Bank tidak diperkenankan untuk:

1) Menerbitkan obligasi atau instrumen utang lainnya yang sejenis yang mempunyai kedudukan lebih tinggi dan pembayaran didahulukan dari efek utang, kecuali pengeluaran obligasi atau instrumen utang lain yang sejenis yang tidak mempunyai jaminan khusus; maka Bank tidak memerlukan persetujuan tertulis dari wali amanat, namun cukup menyampaikan pemberitahuan secara tertulis kepada wali amanat, segera setelah Bank mempunyai rencana untuk mengeluarkan obligasi atau instrumen utang lain yang sejenis tersebut;

2) Mengurangi modal dasar dan modal disetor;

3) Melakukan penggabungan, konsolidasi, akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank, atau yang mempunyai akibat negatif terhadap kelangsungan usaha Bank, atau mengizinkan entitas anak (bila ada) untuk melakukan penggabungan, konsolidasi, dan/atau akuisisi dengan perusahaan lain yang menyebabkan bubarnya entitas anak (bila ada) atau yang mempunyai akibat negatif terhadap kelangsungan usaha entitas anak (bila ada), kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:
   i. Semua syarat dan kondisi obligasi dalam

During the term of the above bonds, without the written permission of the trustee, the Bank is not allowed to:

1) Issue bonds or other similar debt instruments which have a higher rank than the debt securities issued and whose payments are prioritized over the debt securities issued, except for the issue of bonds where the collateral is not bound under the existing trust agreements; except for the issue of bonds or other similar debt instruments which do not have specific collateral, then the Bank does not need written permission from the trustee, the Bank only required to submit written announcement to the trustee, right after the Bank's plan to issue the bonds or other similar debt instruments;

2) Reduce the authorized capital and paid- up capital;

3) Perform any merger, consolidation or acquisition with other companies which causes the liquidation of the Bank, or has a negative impact on the continuity of the Bank's business, or to allow subsidiaries (if any) to perform any merger, consolidation, and/or acquisition with other companies which would cause the liquidation of the subsidiary (if any), or have a negative impact on the continuity of the subsidiary's business (if any), except if it is conducted by the following criteria:

   i. All requirements and conditions of the

perjanjian perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban obligasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran obligasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang perbankan; atau

ii. Disyaratkan oleh perundang-undangan yang berlaku di Negara Republik Indonesia;

4) Melakukan penjualan atau pengalihan aset tetap milik Bank kepada pihak manapun yang dalam satu tahun berjalan melebihi 50% dari seluruh aset tetap milik Bank berdasarkan laporan keuangan terakhir yang diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;

5) Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidak-tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan terafiliasi dalam transaksi yang lazim; dan

6) Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidak-tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan terafiliasi dalam transaksi yang lazim.

bonds in the trustee agreement and other related documents are still valid and completely bind the surviving company, and in the case where the Bank is not a surviving company, then all obligations related to the bond have been transferred legally to the surviving company, and the surviving company have adequate assets and capability to guarantee the payment of the bond and one of the surviving company's business line is engaged in banking industry; or

ii. Is required by the prevailing law in Indonesia;

4) Sell or transfer the Bank's fixed assets to other parties which in one year exceed 50% of all fixed assets owned by the Bank based on the last audited financial statements, in one or combined transaction, in 1 (one) year;

5) Conduct transactions with affiliated parties, except if the transaction is performed with terms and conditions which bring benefits to the Bank or at a minimum, similar to the terms and conditions of transactions conducted with third parties which are affiliated in common transactions; and

6) Conduct transactions with affiliated parties, except if the transaction is performed with terms and conditions which bring benefits to the Bank or at a minimum, similar to the terms and conditions of transactions conducted with third parties which are affiliated in common transactions.

33. Penggunaan Laba / *33. Distribution of Income*

Penggunaan laba tahun buku 2021 ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) tanggal 30 Maret 2022 sebagaimana yang tercantum di dalam Akta Notaris No. 152 oleh R. Tendy Suwarman, SH.

Income distribution of the year 2021 was made based on the General Shareholders' Meeting dated March 30, 2022 as stated in Notarial Deed No. 152 of R. Tendy Suwarman, SH.

Penggunaan laba tahun 2020 ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) tanggal 6 April 2021 sebagaimana yang tercantum di dalam Akta Notaris No. 09 oleh R. Tendy Suwarman, S.H.

Income distribution of the year 2020 was made based on the General Shareholders' Meeting dated April 6, 2021 as stated in Notarial Deed No. 09 of R. Tendy Suwarman, S.H.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2022 dan 2021 ditetapkan sebagai berikut:

Based on the above General Shareholders' Meeting, the distributions of income in 2022 and 2021, were are follows:

	Laba tahun berjalan/*Income for the year*		
	31 Desember/ *December 31,*		
	2021	2020	
Dividen	1,042,780	941,965	*Dividend*
Cadangan umum	971,495	740,157	*General reserve*

Jasa produksi dan beban *Corporate Social Responsibility* dibukukan sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Employee bonus and Corporate Social Responsibility expenses are recorded as expense in the current year statement of profit and loss and other comprehensive income.

34. Pendapatan Bunga dan Syariah / *34. Interest and Sharia Income*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pendapatan Bunga			***Interest Income***
Rupiah			***Rupiah***
Kredit yang diberikan	11,020,502	10,604,799	*Loans*
Penempatan pada Bank Indonesia dan bank lain	435,552	454,629	*Placements with Bank Indonesia and other banks*
Giro pada Bank Indonesia	63,248	31,972	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,690	1,027	*Current accounts with other banks*
Wesel ekspor dan tagihan lainnya	16,499	21,888	*Export bills and other receivables*
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Surat berharga	164,730	11,076	*Marketable securities*
Biaya perolehan yang diamortisasi			***At amortized cost***
Surat berharga	648,024	765,965	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lain			***Fair value to other comprehensive income***
Surat berharga	440,920	528,986	*Marketable securities*
Mata uang asing			***Foreign currencies***
Kredit yang diberikan			*Loans*
Dolar Amerika Serikat	5,839	5,058	*United States Dollar*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
Dolar Amerika Serikat	13,532	173	*United States Dollar*
Wesel ekspor dan tagihan lainnya	5,546	130	*Export bills and other receivables*
	12,816,082	**12,425,703**	
Pendapatan syariah			***Sharia income***
Rupiah			***Rupiah***
Syariah			*Sharia*
Margin	436,167	429,478	*Margin*
Bagi Hasil	321,371	272,252	*Profit Sharing*
Pendapatan Sewa Ijarah	14,929	18,828	*Ijarah lease income*
	772,467	**720,558**	
Provisi dan Komisi			***Fees and Commissions***
Provisi dan komisi	35,228	60,720	*Sharia financing fees*
Provisi dan Komisi Pembiayaan Syariah			***Fees and Commissions and commissions***
Provisi dan komisi pembiayaan syariah	12,197	7,462	*Sharia financing fees and commissions*
Total	**13,635,974**	**13,214,443**	***Total***

35. Beban Bunga dan Bagi Hasil Syariah / *35. Interest Expense and Sharia Profit Sharing*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Beban Bunga			***Interest Expense***
Rupiah			***Rupiah***
Simpanan nasabah	3,112,534	3,381,404	*Deposits from customers*
Pinjaman yang diterima	675,203	615,552	*Borrowings*
Efek hutang yang diterbitkan	530,765	501,802	*Debt securities issued*
Premi penjaminan	264,985	240,652	*Guarentee premium*
Premi asuransi kredit	249,060	153,123	*Loan insurance premium*
Simpanan dari bank lain	37,502	39,692	*Deposits from other banks*
Lain-lain	112,139	104,696	*Others*
	4,982,188	5,036,921	
Mata uang asing			***Foreign currencies***
Simpanan nasabah	11,810	19,099	*Deposits from customers*
Simpanan dari bank lain	-	7	*Deposits from other banks*
	11,810	19,106	
	4,993,998	5,056,027	
Bagi Hasil Syariah			***Sharia Profit Sharing***
Rupiah			***Rupiah***
Bagi hasil syariah	233,998	257,889	*Sharia profit sharing*
	233,998	257,889	
Total	**5,227,996**	**5,313,916**	***Total***

36. Pendapatan Operasional Lainnya / *36. Other Operating Income*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Provisi dan komisi selain dari kredit yang diberikan			*Non-loan related fees and commissions*
Rupiah			***Rupiah***
Provisi dan komisi	1,013,852	775,574	*Fees and commissions*
Fee komitmen	34,302	25,164	*Commitment fees*
Dolar Amerika Serikat			***United States Dollar***
Provisi dan komisi	2,960	2,035	*Fees and commissions*
Fee komitmen	1	1	*Commitment fees*
	1,051,115	802,774	
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	49,315	-	*Unrealized gain on changes in fair value of marketable securities - net*
Penerimaan kembali kredit yang telah dihapus buku	365,404	391,947	*Recoveries from loans written-off*
Keuntungan dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto (Catatan 9)	-	325,132	*Gain on sale of marketable securities measured at fair value through profit or loss - net (Note 9)*
Keuntungan transaksi valuta asing - neto	23,826	58,686	*Gain from foreign exchange transactions - net*
Lain-lain	150,028	139,708	*Others*
Total	**1,639,688**	**1,718,247**	***Total***

37. Beban Operasional Lainnya / *37. Other Operating Expenses*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Beban umum dan administrasi			*General and administrative expenses*
Gaji tenaga kerja kontrak	478,210	463,301	*Contracted employee salaries*
Sewa	251,291	290,080	*Rental*
Promosi	423,031	378,497	*Promotion*
Pemeliharaan dan perbaikan	299,124	265,063	*Maintenance and repairs*
Penyusutan (catatan 16)	304,928	337,436	*Depreciation (note 16)*
Komunikasi	127,073	132,581	*Communication*
Fee konsultan	175,361	125,373	*Consultant fees*
Alat tulis kantor	66,414	65,371	*Office supplies*
Biaya listrik, air, dan gas	58,657	56,179	*Electricity, water, and gas*
Perjalanan dinas	50,327	34,800	*Business trip*
Premi asuransi	31,721	30,209	*Insurance premium*
Amortisasi biaya efek-efek yang diterbitkan	5,472	-	*Amortized debt securities issued*
Lain-lain	473,151	522,656	*Others*
	2,744,760	2,701,546	
Beban tenaga kerja dan tunjangan			*Salaries and employee benefits*
Gaji dan upah	1,340,756	1,154,003	*Salaries and wages*
Tunjangan karyawan	1,399,460	1,332,987	*Employee benefits*
Jasa produksi	441,621	395,027	*Employees bonus*
Pendidikan dan pelatihan	60,330	40,102	*Education and training*
	3,242,167	2,922,119	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto			*Provision for impairment losses on financial and non-financial assets - net*
Kredit yang diberikan	215,128	587,759	*Loans*
Pembiayaan syariah	7,685	48,253	*Sharia financing*
Giro pada bank lain	(1)	(5)	*Current accounts with other banks*
Surat berharga	(661)	(15,251)	*Marketable securities*
Tagihan akseptasi	753	1,586	*Acceptances receivables*
Penempatan pada bank lain	1,072	(394)	*Placements with other banks*
Lain-lain	-	4,155	*Others*
	223,976	626,103	
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	-	58,176	*Unrilaized gain or losses on fair value changes of marketable securities - net*
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto (Catatan 9)	92,808	-	*Loss on sale of marketable securities measured at fair value through profit or loss - net (Note 9)*
(Pembalikan)/Penyisihankerugian penurunan nilai atas komitmen dan kontinjensi	(13,192)	(6,010)	*(Reversal of)/Provision for impairment losses on commitments and contingencies*
Beban lainnya			*Others expenses*
Corporate Social Responsibility	138,977	125,892	*Corporate Social Responsibility*
Operasional pemasaran	240,493	159,821	*Marketing operations*
Iuran	46,392	10,446	*Contributions*
Lain-lain	482,427	422,066	*Others*
	908,289	718,225	
Total	**7,198,808**	**7,020,159**	***Total***

38. Pendapatan (Beban) Non-Operasional / *38. Non-Operating Income (Expenses)*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pendapatan non-operasional			*Non-operating income*
Pendapatan dividen	5,960	6,074	*Dividend income*
Lain-lain	27,615	20,505	*Others*
	33,575	26,579	
Beban non-operasional			*Non-operating expenses*
Transfer payment	(24,885)	(21,184)	*Transfer payment*
Lain-lain	(21,930)	(16,428)	*Others*
	(46,815)	(37,612)	
Beban non operasional neto	**(13,240)**	**(11,033)**	***Non operating expense - net***

39. Komitmen dan Kontinjensi / *39. Commitments and Contingencies*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Tagihan komitmen			*Commitments receivables*
Fasilitas pinjaman yang belum di tarik	108,000	109,836	*Unused loan facilities*
Posisi valas yang akan diterima dari transaksi spot dan derivatif / forward	3,286,296	-	*Forex positions to be received from spot and derivative/forward transactions*
Lainnya	6,997,082	6,082,023	*Others*
	10,391,378	6,191,859	
Liabilitas komitmen			*Commitments liabilities*
Fasilitas kredit kepada debitur yang belum digunakan	5,887,321	5,026,727	*Unused loan facilities*
Posisi valas yang akan diterima dari transaksi spot dan derivatif / forward	3,269,175	-	*Forex positions to be received from spot and derivative/forward transactions*
Irrevocable letters of credit yang masih berjalan	553,324	-	*Outstanding irrevocable letters of credit*
Lainnya	7,541,741	102,912	*Others*
	17,251,561	5,129,639	
Tagihan kontinjensi			*Contingent receivables*
Lainnya	8,272	8,437	*Others*
	8,272	8,437	
Liabilitas kontinjensi			*Contingent liabilities*
Garansi yang diterbitkan	1,183,057	756,359	*Guarantees issued*
Lainnya	-	7,838	*Others*
	1,183,057	764,197	

40. Aset Keuangan dan Liabilitas Keuangan / *40. Financial Assets and Financial Liabilities*

Nilai wajar yang diungkapkan di bawah ini adalah berdasarkan informasi relevan yang tersedia pada tanggal laporan posisi keuangan konsolidasian dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal laporan posisi keuangan konsolidasian.

The fair values disclosed below are based on available relevant information at the consolidated statement of financial position date and are not updated to reflect changes in market conditions which have occurred after the date of the consolidated statement of financial position.

Tabel di bawah ini menyajikan nilai tercatat dan nilai wajar aset dan liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2022 dan 2021.

The tables below present the carrying amounts and fair values of the Bank and its subsidiaries financial assets and liabilities as of December 31, 2022 and 2021.

	31 Desember 2022/*December 31, 2022*							
	Nilai Tercatat/*Carrying amount*						Nilai wajar/ *Fair value*	
	Kredit yang diberikan dan piutang/ *Loans and receivables*	Dimiliki hingga jatuh tempo/ *Held-to-maturity*	Tersedia untuk dijual/ *Available-for-sale*	Nilai wajar melalui laba rugi/ *Fair value through profit or loss*	Kewajiban keuangan pada biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Total nilai tercatat/ *Total carrying amount*	Total nilai wajar/ *Total fair value*	
Aset Keuangan								***Financial Assets***
Kas	3,300,031	-	-	-	-	3,300,031	3,300,031	*Cash*
Giro pada Bank Indonesia	13,032,593	-	-	-	-	13,032,593	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,243,627	-	-	-	-	1,243,627	1,243,627	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7,154,674	-	-	-	-	7,154,674	7,154,674	*Placements with Bank Indonesia and other banks*
Surat berharga	-	5,833,631	14,539,512	7,009,175	-	27,382,318	27,382,318	*Marketable securities*
Wesel Ekspor dan tagihan lainnya	843,826	-	-	-	-	843,826	843,826	*Export bills and other receivables*
Tagihan efek- efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	-	5,468,915	5,468,915	*Marketable securities purchased under agreement to resell receivable*
Kredit yang diberikan dan pembiayaan dan piutang syariah **)	113,963,914	-	-	-	-	113,963,914	113,963,914	*Loans and sharia financing and receivables* **)
Tagihan akseptasi	225,596	-	-	-	-	225,596	225,596	*Acceptances receivable*
Tagihan Derivatif	17,388	-	-	-	-	17,388	17,388	*Derivatif receivable*
Penyertaan saham	-	-	140,790	-	-	140,790	140,790	*Investments in shares*
Bunga yang masih akan diterima	1,169,105	-	-	-	-	1,169,105	1,169,105	*Accrued interest income*
Aset lain-lain*)	37,185	-	-	-	-	37,185	37,185	*Other assets*)*
	146,456,854	**5,833,631**	**14,680,302**	**7,009,175**	**-**	**173,979,962**	**173,979,962**	***Total financial assets***
Liabilitas Keuangan								***Financial Liabilities***
Liabilitas segera	-	-	-	-	2,403,981	2,403,981	2,403,981	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	-	122,815,322	122,815,322	122,815,322	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	-	-	-	-	4,461,790	4,461,790	4,461,790	*Deposits from other banks*
Liabilitas derivatif	-	-	-	-	2,207	2,207	2,207	*Derivative payables*
Liabilitas akseptasi	-	-	-	-	227,970	227,970	227,970	*Acceptance liabilities*
Efek hutang yang diterbitkan	-	-	-	-	1,871,461	1,871,461	1,871,461	*Debts securities issued*
Efek yang dijual dengan janji dibeli kembali	-	-	-	-	3,081,103	3,081,103	3,081,103	*Marketable securities sold under repurchase agreements*
Pinjaman yang diterima	-	-	-	-	17,533,761	17,533,761	17,533,761	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	254,160	254,160	254,160	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain	-	-	-	-	1,347,965	1,347,965	1,347,965	*Other liabilities*
Total liabilitas keuangan	**-**	**-**	**-**	**-**	**153,999,720**	**153,999,720**	**153,999,720**	***Total financial liabilities***

*) Terdiri dari setoran jaminan & aset ijarah
**) Nilai wajar untuk kredit yang diberikan dan pembiayaan

*) *Consist of security deposits & ijarah assets*
) Fair value for loans and sharia financing and receivables

31 Desember 2021/*December 31, 2021*

	Nilai Tercatat/*Carrying amount*						Nilai wajar/ *Fair value*	
	Kredit yang diberikan dan piutang/ *Loans and receivables*	**Dimiliki hingga jatuh tempo/ *Held-to-maturity***	**Tersedia untuk dijual/ *Available-for-sale***	**Nilai wajar melalui laba rugi/ *Fair value through profit or loss***	**Kewajiban keuangan pada biaya perolehan diamortisasi/ *Financial liabilities at amortized cost***	**Total nilai tercatat/ *Total carrying amount***	**Total nilai wajar/ *Total fair value***	
Aset Keuangan								***Financial Assets***
Kas	3,747,644	-	-	-	-	3,747,644	3,747,644	*Cash*
Giro pada Bank Indonesia	11,900,072	-	-	-	-	11,900,072	11,900,072	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,691,231	-	-	-	-	2,691,231	2,691,231	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	11,426,506	-	-	-	-	11,426,506	11,426,506	*Placements with Bank Indonesia and other banks*
Surat berharga	-	5,553,498	8,445,701	2,973,783	-	16,972,982	16,972,982	*Marketable securities*
Wesel Ekspor dan tagihan lainnya	487,912	-	-	-	-	487,912	487,912	*Export bills and other receivables*
Efek-efek yang dibeli dengan janji dijual kembali	3,129,032	-	-	-	-	3,129,032	3,129,032	*Marketable securities purchased under agreement to resell*
Kredit yang diberikan dan pembiayaan dan piutang syariah **)	102,386,940	-	-	-	-	102,386,940	102,386,940	*Loans and sharia financing and receivables* **)
Tagihan derivatif	3,967	-	-	-	-	3,967	3,967	*Derivative payable*
Tagihan akseptasi	162,367	-	-	-	-	162,367	162,367	*Acceptances receivable*
Penyertaan saham	-	-	40,821	-	-	40,821	40,821	*Investments in shares*
Bunga yang masih akan diterima	1,029,390	-	-	-	-	1,029,390	1,029,390	*Accrued interest income*
Aset lain-lain*)	22,662	-	-	-	-	22,662	22,662	*Other assets*)*
	136,987,723	**5,553,498**	**8,486,522**	**2,973,783**	**-**	**154,001,526**	**154,001,526**	***Total financial assets***
Liabilitas Keuangan								***Financial Liabilities***
Liabilitas segera	-	-	-	-	1,804,558	1,804,558	1,804,558	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	-	114,379,626	114,379,626	114,379,626	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	-	-	-	-	1,881,477	1,881,477	1,881,477	*Deposits from other banks*
Liabilitas akseptasi	-	-	-	-	163,983	163,983	163,983	*Acceptance liabilities*
Efek hutang yang diterbitkan	-	-	-	-	2,403,547	2,403,547	2,403,547	*Debts securities issued*
Pinjaman yang diterima					12,161,667	12,161,667	12,161,667	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	168,674	168,674	168,674	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain					1,647,025	1,647,205	1,647,205	*Other liabilities*
Total liabilitas keuangan	**-**	**-**	**-**	**-**	**134,610,557**	**134,610,737**	**134,610,737**	***Total financial liabilities***

*) Terdiri dari setoran jaminan & aset ijarah
**) Nilai wajar untuk kredit yang diberikan dan pembiayaan

*) *Consist of security deposits & ijarah assets*
**) *Fair value for loans and sharia financing and receivables*

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

The tables below shows the financial instruments recognized at fair value based on the hierarchy used in determining and disclosing the fair value of financial instruments:

(i) Tingkat 1: dikutip dari harga pasar aktif untuk aset atau liabilitas keuangan yang identik;

(i) Level 1: Quoted (unadjusted) prices in active markets for identical financial assets or liabilities;

(ii) Tingkat 2: yang melibatkan input selain dari harga pasar aktif yang dikutip yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (seperti harga) atau tidak langsung (turunan dari harga);

(ii) Level 2: Those involving inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices);

(iii) Tingkat 3: input untuk aset dan liabilitas yang tidak didasarkan pada data yang dapat diobservasi di pasar (input yang tidak dapat diobservasi).

(iii) Level 3: Those with inputs for the asset or liability that are not based on observable market data (unobservable inputs).

	31 Desember 2022/*December 31, 2022*				
	Tingkat/ *Level 1*	**Tingkat/ *Level 2***	**Tingkat/ *Level 3***	**Total**	
Aset Keuangan					***Financial Assets***
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Obligasi	1,536,967	-	-	1,536,967	*Bonds*
Reksadana	4,859,178	-	-	4,859,178	*Mutual funds*
Nilai wajar melalui penghasilan komprehensif lainnya					*Fair value through other comprehensive income*
Obligasi	15,147,287	-	-	15,147,287	*Bonds*
Biaya perolehan yang diamortisasi					*Amortised cost*
Obligasi	5,844,142	-	-	5,844,142	*Bonds*
Kredit	69,453,360	28,938,900	17,363,340	115,755,600	*Loan*
Tagihan Derivatif	-	17,388	-	17,388	*Derivative payable*
Total Aset Keuangan	**96,840,934**	**28,956,288**	**17,363,340**	**143,160,562**	***Total Financial Assets***
Liablitas Keuangan					***Financial Liabilities***
Pinjaman yang diterima	-	17,533,761	-	17,533,761	*Borrowings*
Liabilitas derivatif	-	2,207	-	2,207	*Derivatifes payable*
Efek hutang yang diterbitkan	-	1,871,461	-	1,871,461	*Debts securities issued*
Total Liabilitas Keuangan	**-**	**19,407,429**	**-**	**19,407,429**	***Total Financial Liabilities***

	31 Desember 2021/*December 31, 2021*				
	Tingkat/ *Level 1*	**Tingkat/ *Level 2***	**Tingkat/ *Level 3***	**Total**	
Aset Keuangan					***Financial Assets***
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Obligasi	167,655	-	-	167,655	*Bonds*
Reksadana	7,422,645	-	-	7,422,645	*Mutual Funds*
Nilai wajar melalui penghasilan komprehensif lainnya					*Fair value through other comprehensive income*
Obligasi	8,445,701	-	-	8,445,701	*Bonds*
Biaya perolehan yang diamortisasi					*Amortised cost*
Obligasi	3,060,801	-	-	3,060,801	*Bonds*
Tagihan Derivatif	-	3,967	-	3,967	*Derivative payable*
Total Aset Keuangan	**19,096,802**	**3,967**	**-**	**19,100,769**	***Total Financial Assets***
Liablitas Keuangan					***Financial Liabilities***
Pinjaman yang diterima	-	12,161,667	-	12,161,667	*Borrowings*
Efek hutang yang diterbitkan	-	2,403,547	-	2,403,547	*Debts securities issued*
Total Liabilitas Keuangan	**-**	**14,565,214**	**-**	**14,565,214**	***Total Financial Liabilities***

(i) Nilai wajar aset dan kewajiban keuangan tertentu, kecuali kredit yang diberikan, surat-surat berharga, dan efek utang yang diterbitkan, dan pinjaman yang diterima mendekati nilai tercatatnya karena mempunyai jangka waktu jatuh tempo yang singkat.

Estimasi nilai wajar terhadap aset keuangan tertentu ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa.

Estimasi nilai wajar terhadap kewajiban keuangan tertentu yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa.

(i) The fair values of certain financial assets and liabilities, except for loans, marketable securities, marketable securities issued, and borrowings, approximate their carrying values due to their short-term maturities.

The estimated fair values of certain financial assets are determined based on discounted cash flows using money market interest rates for instruments with similar credit risk and remaining maturities.

The estimated fair values of certain financial obligations which are not quoted in an active market are determined based on discounted cash flows using interest rates of instruments with similar remaining maturities.

(ii) Kredit yang diberikan
Portofolio kredit secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan kredit yang diberikan dengan suku bunga tetap. Kredit yang diberikan dinyatakan biaya perolehan yang diamortisasi. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima dengan menggunakan suku bunga pasar.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan pinjaman jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajarnya.

(iii) Surat-surat berharga
Nilai wajar untuk surat-surat berharga biaya perolehan yang diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa atau dengan menggunakan metode penilaian internal.

(iv) Efek utang yang diterbitkan dan pinjaman yang diterima
Nilai wajar agregat dihitung berdasarkan model diskonto arus kas menggunakan tingkat suku bunga pasar untuk sisa periode jatuh temponya.

(ii) Loans
The credit portfolio generally consists of loans with floating interest rates and short term loan with fixed interest rate. Loans are stated at amortized cost. The fair value of loans shows the estimated value of discounted future cash flows expected to be received using current market interest rates.

Carrying value of loans with floating interest rates and short-term loans with fixed interest rate are the reasonable estimate of fair values.

(iii) Marketable securities
The fair value for marketable securities at amortised cost is determined based on market price or quoted price of broker/dealer. If this information is not available, fair value is estimated using quoted market prices of securities with similar credit maturity and yield characteristics or using internal valuation model.

(iv) Debt securities issued and borrowings

The aggregate fair value is calculated based on discounted cash flow model using current market rate for the remaining period to maturity.

41. Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya

41. Post Employment and Other Long Term Employment Benefits

Bank dan entitas anak memberikan imbalan pasca kerja dan imbalan jangka panjang lainnya kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun manfaat pasti, Tunjangan Hari Tua (THT), Penghargaan Masa Kerja (PMK), Masa Persiapan Pensiun (MPP), Cuti Besar dan Kompensasi PKWT.

Program pensiun manfaat pasti Bank untuk karyawan Bank yang diangkat sebelum tahun 2008 dikelola oleh Dana Pensiun Karyawan Bank Jabar, sedangkan untuk karyawan yang diangkat sejak tahun 2008 dikelola oleh DPLK Bank Jabar Banten. Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar pensiun karyawan dan sisa jumlah yang diperlukan untuk mendanai program tersebut dikontribusi oleh Bank.

Program dana pensiun iuran manfaat yang terakhir ditetapkan berdasarkan Surat Keputusan Direksi No.0787/SK/DIR-HCA/2021 9 Desember 2021

The Bank and its subsidiaries provides post-employment and long-term benefits to all qualified employees which consist of defined benefit pension plan, Old-age Benefit Plan (THT), Allowance for Gratuity for Services (PMK), Pension Preparation Period (MPP), Grand Leaves and PKWT Compensation.

The Bank's defined benefit pension plan for employees registered before 2008, is managed by Dana Pensiun Karyawan Bank Jabar and for new employees registered from 2008 onwards, is managed by DPLK Bank Jabar Banten. The employee's contribution is 5.00% of the employee's pension base salary and the remaining amounts required to fund the plan are contributed by the Bank.

The latest defined benefit pension plan regulation as stipulated in Board of Directors' Decision Letter No.0784/SK/DIR-HCA/2020dated December 9,

tentang peraturan Dana Pensiun dari Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten yang telah disahkan dengan Keputusan Dewan Komisioner OJK No. Kep-12/NB.1/2022 tanggal 17 Februari 2022 tentang pengesahan atas peraturan Dana pensiun dari Dana pensiun Bank Pembangunan Daerah Jawa Barat dan Banten.

2021 that the Pension Fund Regulation of the Pension Fund of Bank Pembangunan Daerah Jawa Barat dan Banten which was approved by the decree of Board of Commissoner of Indonesia Financial Services Authority No. Kep-12/NB.1/2022 dated February 17, 2022 on Approval of the Pension Fund's Regulation of the Pension Fund of the Bank Pembangunan Daerah Jawa Barat dan Banten.

Program Tunjangan Hari Tua per Juli 2022 dilakukan pengalihan pengeloaan dari YKP bank bjb ke DPLK bank bjb sesuai Berita Acara nomor 0067/HCA-SKE/BA/2022 tanggal 8 Juli 2022 tentang Penyesuaian Pengelolaan Program Tunjangan Hari Tua. Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar pensiun (PhDP) karyawan.

The Old-age benefit plan as July 2022 has been change the diversion management from YKP bank bjb to DPLK bank bjb according to Minutes number 0067/HCA-SKE/BA/2022 dated July 8, 2022. The employee contribution is 5.00% of the employee's basic retirement income (PhDP).

Program Penghargaan Masa Kerja dikelola sendiri oleh Bank dan entitas anak dan diatur berdasarkan Surat Keputusan Direksi Nomor 0117/SK/DIR-HCA/2022 tanggal 16 Maret 2022 tentang Standar Operasional dan Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian. Imbalan PMK berupa pembayaran yang jumlahnya sebesar 2 kali penghasilan dan 3 kali penghasilan yang besarannya ditentukan dari *single salary* kepada pegawai dengan masa kerja 15 tahun dan 25 tahun dengan syarat hasil penilaian kinerja dua tahun terakhir berpredikat baik.

Allowance for Gratuity for Services Program is self-managed by the Bank and its subsidiaries and is based on the latest PMK plan regulation which is stipulated in the Directors' Decision Letter No. 0117/SK/DIR-HCA/2022 dated March 16, 2022 about Operational Standard and Income Management Procedures and Staffing Facilities. The PMK benefit represents a payment amounting to times from single salary and 3 times from single salary of the employee's to employees with working service periods of 15 and 25 years, respectively. The qualifying employee is required to have good results in the performance of evaluation for the last two years.

Program Masa Persiapan Pensiun dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.

Pension Preparation Period is self-managed by the Bank and is an employee benefit plan for employees who will enter pension age.

Berdasarkan Perjanjian Kerja Bersama Nomor 148/PKS/DIR-HCA/2021, ketentuan MPP berlaku untuk pegawai yang telah berusia 50 (lima puluh) tahun atau lebih pada tanggal 01 Januari 2018 dan memiliki usia pensiun normal 55 (lima puluh lima) tahun diberikan Fasilitas MPP. Pelaksanaan MPP bagi Pegawai tersebut selama 12 (dua belas) bulan sebelum jatuh tempo usia Pensiun.

In accordance with the Collective Labor Agreement Number 148/PKS/DIR-HCA/2021, MPP provisions apply to Employees who are 50 (fifty) years of age or more on January 1 2018 and have a normal retirement age of 55 (fifty five) years are given the Facility MPP. Implementation of the MPP for these Employees for 12 (twelve) months before the retirement age is due.

Namun apabila pegawai tersebut memilik usia pensiun 56 tahun karena menempati jabatan tertentu tidak diberikan fasilitas MPP.

However, if the employee has a retirement age of 56 years due to occupying a certain position, MPP facilities will not be given.

Program Cuti Besar dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

Grand leave program is self-managed by the Bank and is an employee benefit plan for replacement of grand leave rights.

Program Kompensasi PKWT dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi pegawai PKWT yang telah berakhir masa kontrak kerja.

The PKWT Compensation Program is managed solely by the Bank and is an employee benefit program for PKWT employees whose work contracts have ended.

Perhitungan aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja dihitung oleh aktuaria independen (PT Bestama Aktuaria saat ini

The actuarial calculation of long-term and post-employment benefit liabilities is calculated by an independent actuarial (PT Bestama Aktuaria

bernama KKA Eni Diah Awal) untuk periode 31 Desember 2022 dan 2021 dengan menggunakan metode *projected unit credit*. Perhitungan aktuaria untuk tahun-tahun yang berakhir pada tanggal tersebut masing-masing berdasarkan laporan aktuaria 13 Januari 2023 dan 15 Februari 2022.

currently named KKA Eni Diah Awal) for the period December 31, 2021 and 2020 using the projected unit credit method. The actuarial calculations for the years ended on these dates are based on the actuarial reports dated January 13, 2023 and January 15, 2022 repectively.

Asumsi-asumsi utama yang digunakan dalam perhitungan aktuaria adalah sebagai berikut:

Key assumptions used in the actuarial calculation are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Asumsi ekonomi			*Economic assumptions*
Tingkat diskonto per tahun			*Annual discount rate*
Penghargaan Masa Kerja	6.0% - 7.1%	5.9% - 6.3%	*Allowance for gratuity for services*
Masa Persiapan Pensiun	3.4% - 4.2%	3.4% - 7.0%	*Pension preparation period*
Cuti Besar	4.3% - 5.5%	4.2% - 4.3%	*Grand leaves*
Program pensiun	7.6% - 7.8%	7.0% - 7.6%	*Pension plan*
THT	7.5% - 7.8%	7.1% - 7.5%	*Old-age benefit plan*
Tingkat bunga imbal hasil investasi aset			*Investment yield of plan asset*
Program pensiun	8.20%	8.20%	*Pension plan*
THT	8.10%	8.10%	*Old-age benefit plan*
Tingkat kenaikan penghasilan dasar per tahun	6.0%	6.0%	*Annual salary growth rate*
Asumsi lainnya	TMII 2019/	TMII 2019/	*Other assumptions*
Tabel mortalitas	*TMII 2019/*	*TMII 2019/*	*Mortality table*
Tingkat cacat	0.25% dari TMI III 2019/ 0.25% of TMI III 2019/	0.25% dari TMI III 2019/ 0.25% of TMI III 2019/	*Disability rate*
Usia pensiun normal	55	55	*Normal retirement age*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
18 - 44 tahun	1.00%	1.00%	*18 - 44 years old*
45 - 54 tahun	1.00%	1.00%	*45 - 54 years old*

Status aset (liabilitas) program imbalan kerja pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The employee benefits plan assets (liabilities) status as of December 31, 2022 and 2021 are as follows:

a. Biaya program imbalan kerja untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

a. Employee benefits expenses for the years ended December 31, 2022 and 2021 are as follows:

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Biaya jasa kini	(12,939)	(19,191)	(66,590)	(98,720)	*Current service cost*
Biaya bunga	(65,484)	(25,710)	(9,817)	(101,011)	*Interest cost*
Laba aktuaria	-	-	339	339	*Actuarial gain*
Biaya jasa lalu	-	(61,961)	31,388	(30,573)	*Past service cost*
Imbal hasil atas aset program	79,917	35,094	-	115,011	*Return on plan assets*
Bunga atas dampak batasan aset	(13,918)	(8,936)	-	(22,854)	*Interest of the asset ceiling*
Total	**(12,424)**	**(80,704)**	**(44,680)**	**(137,808)**	***Total***

	31 Desember 2021/*December 31, 2021*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Biaya jasa kini	(13,255)	(30,501)	(54,425)	(98,181)	*Current service cost*
Biaya bunga	(60,414)	(37,062)	(10,194)	(107,670)	*Interest cost*
Laba aktuaria	-	-	882	882	*Actuarial gain*
Biaya jasa lalu	-	-	24,081	24,081	*Past service cost*
Imbal hasil atas aset program	75,803	55,352	-	131,155	*Return on plan assets*
Bunga atas dampak batasan aset	(14,196)	(14,833)	-	(29,029)	*Interest of the asset ceiling*
Beban pesangon	-	-	(6,525)	(6,525)	*Annual leave obligation*
Total	**(12,062)**	**(27,044)**	**(46,181)**	**(85,287)**	***Total***

b. Rekonsiliasi atas perubahan aset (liabilitas) imbalan kerja selama tahun berjalan adalah sebagai berikut:

b. Following are the reconciliation of the movements of employee benefit assets (liabilities) during the years:

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	-	-	(203,356)	(203,356)	*Beginning balance*
Beban tahun berjalan	(12,424)	(80,704)	(44,680)	(137,808)	*Current year expense*
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	1,453	55,883	(81,993)	(24,657)	*Reameasurement of employee benefit liability (asset) - net*
Pembayaran Imbalan	-	-	38,125	38,125	*Actual benefits paid*
Kontribusi pemberi kerja	10,971	24,821	-	35,792	*Employer's contribution*
Saldo akhir	**-**	**-**	**(291,904)**	**(291,904)**	***Ending balance***

	31 Desember 2021/*December 31, 2021*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	281	282	(206,609)	(206,046)	*Beginning balance*
Beban tahun berjalan	(12,062)	(27,044)	(46,181)	(85,287)	*Current year expense*
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	1,634	(20,306)	4,631	(14,041)	*Reameasurement of employee benefit liability (asset) - net*
Pembayaran Imbalan	-	-	44,803	44,803	*Actual benefits paid*
Kontribusi pemberi kerja	10,147	47,068	-	57,215	*Employer's contribution*
Saldo akhir	**-**	**-**	**(203,356)**	**(203,356)**	***Ending balance***

Pada tanggal 31 Desember 2022 dan 2021, tidak ada aset yang diakui di laporan posisi keuangan konsolidasian karena ketentuan untuk pengakuan aset yang disyaratkan dalam standar akuntansi tidak terpenuhi.

As of December 31, 2022 and 2021, the above assets were not recognized in the consolidated statement of financial position as the assets did not meet the recognition criteria under the accounting standards.

c. Mutasi nilai kini liabilitas pensiun adalah sebagai berikut:

c. The movements in the present value of retirement obligation are as follows:

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(892,151)	(598,303)	(203,356)	(1,693,810)	*Beginning balance*
Biaya jasa kini	(62,729)	(25,520)	(12,289)	(100,538)	*Current service cost*
Biaya bunga	(18,282)	(30,956)	(64,119)	(113,357)	*Interest cost*
Biaya jasa lalu	-	(61,961)	31,388	(30,573)	*Past service cost*
Kuartilment/Penyelesaian	-	-	2,766	2,766	*Curtailment*
Pembayaran Imbalan	61,051	18,987	38,125	118,163	*Actual benefits paid*
Laba aktuaria pada kewajiban	4,970	(28,618)	(36,343)	(59,991)	*Actuarial gain on obligation*
Saldo akhir	**(907,141)**	**(726,371)**	**(243,828)**	**(1,877,340)**	***Ending balance***

	31 Desember 2021/*December 31, 2021*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(881,649)	(548,914)	(206,046)	(1,636,609)	*Beginning balance*
Biaya jasa kini	(15,923)	(53,518)	(50,961)	(120,402)	*Current service cost*
Biaya bunga	(64,876)	(39,434)	(13,658)	(117,968)	*Interest cost*
Biaya jasa lalu	-	-	24,081	24,081	*Past service cost*
Beban pesangon	-	-	(6,525)	(6,525)	*Annual leave obligation*
Pembayaran Imbalan	60,838	23,802	44,803	129,443	*Actual benefits paid*
Laba aktuaria pada kewajiban	9,459	19,761	4,950	34,170	*Actuarial gain on obligation*
Saldo akhir	**(892,151)**	**(598,303)**	**(203,356)**	**(1,693,810)**	***Ending balance***

d. Mutasi nilai wajar aset program adalah sebagai berikut:

d. The movements in the fair value of plan assets are as follows:

	31 Desember 2022/*December 31, 2022*			
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Total**	
Saldo awal	1,075,283	794,852	1,870,135	*Beginning balance*
Hasil yang diharapkan atas aset dana pensiun	79,917	35,094	115,011	*Expected return on plan assets*
Kontribusi Bank	13,560	36,396	49,956	*Bank's contribution*
Imbalan yang dibayarkan	(61,051)	(18,987)	(80,038)	*Actual benefits paid*
Laba aktuaria pada aset program	(22,158)	(120,981)	(143,139)	*Actuarial gain on plan asset*
Saldo akhir	**1,085,551**	**726,374**	**1,811,925**	***Ending balance***

	31 Desember 2021/*December 31, 2021*			
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Total**	
Saldo awal	1,078,326	750,681	1,829,007	*Beginning balance*
Hasil yang diharapkan atas aset dana pensiun	79,189	54,384	133,573	*Expected return on plan assets*
Kontribusi Bank	(55,373)	70,562	15,189	*Bank's contribution*
Imbalan yang dibayarkan	7,956	(23,801)	(15,845)	*Actual benefits paid*
Laba aktuaria pada aset program	(34,815)	(56,974)	(91,789)	*Actuarial gain on plan asset*
Saldo akhir	**1,075,283**	**794,852**	**1,870,135**	***Ending balance***

e. Pengukuran kembali (aset) liabilitas imbalan kerja neto

e. Remeasurement of net employee benefit (asset) liabilities

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(66,492)	(149,707)	32,922	(183,277)	*Beginning balance*
(Keuntungan) kerugian aktuaris	4,970	(28,618)	(36,558)	(60,206)	*Actuary (gain) loss*
Imbal hasil atas aset program	(22,158)	(120,981)	-	(143,139)	*Return on plan assets*
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	18,641	205,482	-	224,123	*Change in effect of the asset ceiling excluding net interest of asset/liabilities*
Saldo akhir	**(65,039)**	**(93,824)**	**(3,636)**	**(162,499)**	***Ending balance***

	31 Desember 2021/*December 31, 2021*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(68,127)	(129,401)	28,854	(168,674)	*Beginning balance*
(Keuntungan) kerugian aktuaris	9,459	19,761	4,068	33,288	*Actuary (gain) loss*
Imbal hasil atas aset program	(36,514)	(60,392)	-	(96,906)	*Return on plan assets*
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	28,690	20,325	-	49,015	*Change in effect of the asset ceiling excluding net interest of asset/liabilities*
Saldo akhir	**(66,492)**	**(149,707)**	**32,922**	**(183,277)**	***Ending balance***

f. Portofolio investasi aset program yang ditempatkan dalam bentuk instrumen keuangan Bank terdiri dari surat berharga negara, *deposit on call,* deposito berjangka, saham, obligasi, unit penyertaan reksadana, efek beragunan aset dari kontrak investasi kolektif beragun aset, penempatan langsung, tanah dan bangunan.

f. The asset program's investment portfolio that placed in the form of bank's financial instruments consist of government securities, deposit on call, time deposits, shares of stocks, bonds, mutual funds, asset-backed security, direct placement, land and building.

g. Sensitivitas dari imbalan kerja terhadap perubahan asumsi aktuaria sebagai berikut:

g. The sensitivity of employee benefit to the changes in actuarial assumptions is as follow:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Tingkat Diskonto			***Discount Rate***
Kenaikan 1%	1,510,170	1,596,903	*Increase 1%*
Penurunan 1%	1,687,725	1,806,488	*Decrease 1%*
Tingkat Gaji			***Salary Rate***
Kenaikan 1%	1,564,524	1,675,997	*Increase 1%*
Penurunan 1%	1,528,650	1,614,614	*Decrease 1%*

h. Jatuh tempo kewajiban dana manfaat pasti pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

h. The maturity of defined benefit plan obligation as of December 31, 2022 and 2021 is as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Dalam waktu 12 bulan berikutnya (periode laporan tahun berikutnya)	182,925	30,548	*Within next 12 months (the next annual reporting period)*
Antara 2 dan 5 tahun	350,800	109,825	*Between 2 and 5 years*
Di atas 5 tahun	881,824	60,498	*Beyond 5 years*
Total	**1,415,549**	**200,871**	***Total***

42. Laba Per Saham Dasar / *42. Basic Earnings Per Share*

Laba per saham dasar dihitung dengan membagi laba periode/tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

Earnings per share are computed by dividing income for the period/year attributable to the equity holders of the parent entity by the weighted average number of outstanding common stock during the year.

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	2,304,376	2,031,858	*Income for the year attributable to equity holders of the parent entity*
Rata-rata tertimbang jumlah saham biasa yang beredar (jumlah penuh)	10,521,443,686	9,838,787,161	*Weighted average number of outstanding common stock (full amount)*
Laba per saham dasar (nilai penuh)	219.02	206.52	*Basic earnings per share (full amount)*

43. Transaksi dengan Pihak-Pihak Berelasi / *43. Related Party Transactions*

Dalam kegiatan normal usaha, Bank dan entitas anak melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

In the normal course of business, the Bank and its subsidiaries enters into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

No.	**Pihak-pihak berelasi/ *Related parties***	**Sifat hubungan istimewa/ *Nature of relationship***	**Transaksi/ *Transaction***
1	Pemerintah Provinsi Jawa Barat/ *The Government of the West Java Province*	Pemegang saham pengendali/ *Controlling shareholders*	a. Giro/*Demand deposits* b. Simpanan nasabah/ *Deposits from customers* c. Kredit yang diberikan/*Loans*
2	Manajemen kunci/*Key management personnel*	Hubungan pengendalian kegiatan perusahan/*Relation through control in the Bank's operation*	a. Kredit yang diberikan/*Loans* b. Simpanan nasabah/*Deposits from customers*
3	BPR dan PD-LPK/*BPR and PD-LPK*	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/*Ownership relation through province and regional government*	a. Penyertaan saham/*Investment in shares* b. Simpanan dari bank lain/*Deposits from other banks*
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/*Ownership relation through province and regional government*	a. Asuransi aset tetap (Catatan 16)/ *Fixed asset Insurance (Note 16)*

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal 31 Desember 2022 dan 2021:

The following tables show the aggregate amounts of transactions with related parties (except for key management) as of December 31, 2022 and 2021:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Aset			***Assets***
Kredit yang diberikan (Catatan 12)	466,150	278,132	*Loans receivables (Note 12)*
Penyertaan saham (Catatan 15)	142,093	42,124	*Investment in shares (Note 15)*
Total aset dari pihak-pihak berelasi	**608,243**	**215,123**	***Total assets from related parties***
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi	(10,040)	(4,090)	*Allowance for impairment losses for related parties*
Total aset dari pihak-pihak berelasi - neto	**598,203**	**211,033**	***Total assets from related parties - net***
Persentase total aset pihak berelasi terhadap total aset - neto	**0.33%**	**0.13%**	***Percentage of total assets from related parties to total assets - net***
Liabilitas			***Liabilities***
Simpanan nasabah dan simpanan nasabah syariah (Catatan 20)	9,884,863	10,920,976	*Deposits from customer and deposits from customer - sharia (Note 20)*
Simpanan dari bank lain (Catatan 21)	96,339	98,556	*Deposits from other banks (Note 21)*
Dana syirkah temporer (Catatan 29)	7,148	58,009	*Temporary syirkah fund (Note 29)*
Total liabilitas dan dana syirkah temporer kepada pihak-pihak berelasi	**9,988,350**	**11,077,541**	***Total liabilities and temporary syirkah fund to related parties***
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer	**6.00%**	**7.63%**	***Percentage of total liabilities and temporary syirkah fund to related parties to total liabilities and temporary syirkah fund***
Pendapatan bunga dan bagi hasil			***Interest income and income from profit sharing***
Kredit yang diberikan dan pembiayaan/ piutang syariah (Catatan 34)	26,866	25,575	*Loans and sharia financing/ receivables (Note 34)*
Total pendapatan bunga dan syariah dari pihak-pihak berelasi	**26,866**	**25,575**	***Total interest income and income from sharia from related parties***
Persentase terhadap total pendapatan bunga dan syariah	**0.20%**	**0.19%**	***Percentage to total interest and sharia income***
Beban bunga			***Interest expense***
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer (Catatan 35)	282,771	277,378	*Deposits from customer, deposits from sharia customer, and temporary syirkah fund (Note 35)*
Simpanan dari bank lain (Catatan 35)	2,665	1,085	*Deposits from other banks (Note 35)*
Total beban bunga dari pihak-pihak berelasi	**285,436**	**278,463**	***Total interest expense from related parties***
Persentase terhadap total beban bunga	**5.46%**	**5.24%**	***Percentage to total interest expense***

44. Kepentingan Non-Pengendali / *44. Non-Controlling Interest*

Rincian bagian kepentingan non-pengendali atas aset neto dan laba periode/tahun berjalan entitas anak yang dikonsolidasi adalah sebagai berikut:

Details of non-controlling interests proportionate share in the net assets and income for the period/year of the consolidated subsidiaries are as follows:

	31 Desember 2022/*December 31, 2022*		31 Desember 2021/December 31, 2021		
	Kepentingan non-pengendali pada entitas anak yang dikonsolidasi/*non-controlling interest in consolidated subsidiaries*		Kepentingan non-pengendali pada entitas anak yang dikonsolidasi/*non-controlling interest in consolidated subsidiaries*		
	Aset neto/ *Net asset*	Laba tahun berjalan/ *Income for the year*	Aset neto/ *Net asset*	Laba tahun berjalan/ *Income for the year*	
Entitas anak					***Subsidiaries***
PT Bank Jabar Banten Syariah	(3,171)	771	9,877	150	*PT Bank Jabar Banten Syariah*
PT BPR Intan Jabar	(38,021)	(61,452)	10,376	(14,751)	*PT BPR Intan Jabar*
PT Karya Utama Jabar	26,558	2,020	25,424	1,415	*PT Karya Utama Jabar*
Perusahaan Efek Daerah	1,545	(433)	1,982	(18)	*Regional Securities Company*
Neto	**(13,089)**	**(59,094)**	**47,659**	**(13,204)**	***Net***

45. Informasi Segmen Usaha / *45. Segment Information*

Bank mempertimbangkan jenis usaha sebagai segmen utama dan lokasi geografis sebagai segmen sekunder.

The Bank considers the nature of its business as the primary segment and geographical areas as the secondary segment.

Informasi yang berkaitan dengan segmen usaha yang utama dari Bank dan entitas anak disajikan dalam tabel di bawah ini:

Information concerning the primary segment of the Bank and its subsidiaries is set out in the table below:

	31 Desember 2022/*December 31, 2022*				
	Konvensional/ *Conventional*	Syariah/ *Sharia*	Eliminasi/ *Elimination*	Total	
Pendapatan segmen	12,845,427	793,700	(3,153)	13,635,974	*Segment income*
Beban segmen	(4,986,855)	(244,294)	3,153	(5,227,996)	*Segment expenses*
Pendapatan segmen - neto	7,858,572	549,406	-	8,407,978	*Segment Income - net*
Pendapatan operasional lainnya	1,607,843	31,845	-	1,639,688	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(214,785)	(9,191)	-	(223,976)	*Provision for impairment losses on financial and non-financial assets*
Pembalikan kerugian komitmen dan kontinjensi	12,049	1,143	-	13,192	*Reversal of losses on commitment and contingencies*
Beban operasional lainnya	(6,545,092)	(442,932)	-	(6,988,024)	*Other operating expenses*
Laba operasional	2,718,587	130,271	-	2,848,858	*Income from operations*
Pendapatan (beban) bukan operasional - neto	(18,053)	4,813	-	(13,240)	*Non-operating income (expenses) - net*
Beban pajak - neto	(569,219)	(21,117)	-	(590,336)	*Tax expense - net*
Laba (rugi) tahun berjalan	**2,131,315**	**113,967**	**-**	**2,245,282**	***Income (expense) for the year***
Total aset	**170,743,998**	**12,445,811**	**(1,948,518)**	**181,241,291**	***Total assets***

	31 Desember 2021/*December 31, 2021*				
	Konvensional/ ***Conventional***	**Syariah/** ***Sharia***	**Eliminasi/** ***Elimination***	**Total**	
Pendapatan segmen	12,490,503	728,039	(4,099)	13,214,443	*Segment income*
Beban segmen	(5,051,064)	(267,066)	4,214	(5,313,916)	*Segment expenses*
Pendapatan segmen - neto	7,439,439	460,973	115	7,900,527	*Segment Income - net*
Pendapatan operasional lainnya	1,681,354	37,008	(115)	1,718,247	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(580,268)	(45,835)	-	(626,103)	*Provision for impairment losses on financial and non-financial assets*
Pembalikan kerugian komitmen dan kontinjensi	6,506	(496)	-	6,010	*Reversal of losses on commitment and contingencies*
Beban operasional lainnya	(6,026,630)	(373,436)	-	(6,400,066)	*Other operating expenses*
Laba operasional	2,520,401	78,214	-	2,598,615	*Income from operations*
Pendapatan (beban) bukan operasional - neto	(19,572)	8,539	-	(11,033)	*Non-operating income (expenses) - net*
Beban pajak - neto	(504,075)	(64,853)	-	(568,928)	*Tax expense - net*
Laba (rugi) tahun berjalan	**1,996,754**	**21,900**	-	**2,018,654**	***Income (expense) for the year***
Total aset	**149,922,039**	**10,358,850**	**(1,924,792)**	**158,356,097**	***Total assets***

46. Risiko Kredit / *46. Credit Risk*

Sesuai dengan karakteristiknya, kredit yang ada di Bank dan entitas anak saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank dan entitas anak mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

In accordance with the loan characteristics, the Bank and its subsidiaries' loan portfolios are classified into productive loans and consumer loans. In order to manage the risk, the Bank and its subsidiaries measure credit risk arising from the existing portfolios quantitatively and qualitatively to ensure that the potential losses from default loans are minimized, both for individual borrowers and the overall portfolio.

Sistem dan prosedur kredit Bank dan entitas anak telah dibakukan untuk menjamin diterapkannya kebijakan dan pelaksanaan pemberian pinjaman secara konsisten. Untuk kredit produktif, Bank dan entitas anak menggunakan model *Internal Credit Risk Rating* untuk menganalisis risiko bisnis dan finansial dari debitur secara objektif dan memberikan *rating* kepada nasabahnya. Selain itu, Bank dan entitas anak juga menggunakan *Credit Risk Capital Allocation and Pricing* untuk menguantifikasi risiko kredit dan menentukan harga yang sesuai berdasarkan risiko kredit.

The Bank and its subsidiaries' credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loans, the Bank uses the Internal Credit Risk Rating model to analyze the business and financial risks of debtors objectively and to give ratings to debtors. In addition, the Bank and its subsidiaries also use Credit Risk Capital Allocation and Pricing in quantifying credit risk and determining the appropriate pricing.

Untuk kredit konsumtif maupun produktif, Bank dan entitas anak menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumer.

For both consumer loans and productive loans, the Bank and its subsidiaries uses the internal Credit Scoring model to analyze and calculate the credit risk for consumer.

Dalam rangka menerapkan prinsip pemberian kredit yang sehat, Bank dan entitas anak menerapkan prinsip *Four Eyes* (pengambilan keputusan kredit yang dilakukan oleh dua orang atau lebih) pada setiap kantor cabang dengan penggunaan *Credit Scoring* dan *Credit Reviewer*.

To implement a healthy credit granting process, the Bank and its subsidiaries apply the Four Eyes Principle (credit decision-making by two persons or more) at each branch office by using Credit Scoring and Credit Reviewer.

Berikut ini adalah rasio kredit bermasalah/*non-performing loans* (NPL) tidak termasuk pembiayaan syariah dan rasio kualitas aset produktif Bank dan entitas anak (konsolidasian):

The following are the non-performing loans (NPL) ratios not include sharia financing and the earnings asset quality ratio of the Bank and its subsidiaries (consolidated):

	31 Desember/ *December 31, 2022*	**31 Desember/ *December 31, 2021***	
Rasio NPL-bruto	1.16%	1.32%	*NPL ratio - gross*
Rasio NPL-neto	0.46%	0.47%	*NPL ratio - net*
Rasio kualitas aset produktif (tidak diaudit)	0.85%	0.95%	*Earnings assets quality ratio (unaudited)*

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai *non-performing* dibandingkan dengan jumlah aset produktif.

Earnings asset quality ratio is the ratio of assets classified as non-performing to total earning assets.

Sistem pengelolaan manajemen risiko kredit Bank dan entitas anak telah dibakukan dalam suatu ketentuan dan dikaji secara periodik.

The Bank and its subsidiaries credit risk management system has been standardized in the Bank's Guidelines (PP) and reviewed periodically.

(i) Analisis eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya:

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

Tabel di bawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2022 dan 2021:

(i) Analysis on maximum exposures against credit risks after considering the impact of collateral and other credit risks mitigation:

The carrying value of the Bank's financial assets other than loans and marketable securities purchased under agreement to resell represents its maximum exposure to credit risk.

The table bellow show the net maximum exposure to credit risk of securities purchased under agreement to resell as of December 31, 2022 and 2021:

31 Desember 2022/*December 31, 2022*

Eksposur Maksimum/ *Maximum Exposure*	**Agunan/*Collateral***	**Net Eksposur/ *Nett Exposure***
5,468,915	5,491,896	-

31 Desember 2021/*December 31, 2021*

Eksposur Maksimum/ *Maximum Exposure*	**Agunan/*Collateral***	**Net Eksposur/ *Nett Exposure***
3,129,032	3,118,291	10,741

Bank menetapkan jenis dan nilai agunan yang dijaminkan sesuai skema kredit dan perkiraan tingkat risiko kredit dari *counterparty* sebagai *second way out* yang ditetapkan. Jenis dari agunan terdiri dari:

a) *Physical collateral*, berupa tanah dan bangunan;
b) *Financial collateral*, berupa simpanan (tabungan, giro, dan deposito), surat berharga, dan lain-lain;
c) Lainnya berupa garansi, lembaga penjamin, dan lain-lain.

The Bank determined the type and value of collateral according to the loan scheme as well as estimated credit risk level from the counterparty as a determined second way out. The types of collateral are as follows:

a) Physical collateral, such as land and buildings;
b) Financial collateral, such as third party funds (saving deposits, current accounts, and time deposits), securities, etc;
c) Others, such as guarantees, guarantee institution, etc.

Pemberian kredit yang dilaksanakan oleh Bank diatur dalam kebijakan dan prosedur perkreditan dimana untuk setiap jenis atau skema kredit telah ditentukan agunan minimal yang harus dipenuhi.

Untuk segmen kredit komersial, sesuai ketentuan perkreditan wajib dijamin oleh agunan yang memadai. Agunan dapat berupa *physical collateral*, *financial collateral* atau lainnya berupa tagihan usaha atau garansi. Untuk seluruh agunan khususnya *physical collateral* akan dilakukan taksasi yang akan dipergunakan dalam menentukan kecukupan nilai agunan (*coverage ratio*).

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisis kelayakan sehingga kemampuan pengembalian kredit (*first way out*) dapat dipastikan.

Adanya keharusan bagi debitur untuk memenuhi agunan yang dipersyaratkan, evaluasi atas kelayakan kredit, pengikatan kredit secara legal dan prosedur *pre-screening* akan menurunkan eksposur risiko kredit Bank ke tingkat yang layak dan dapat diterima.

Manajemen yakin akan kemampuan Bank dan entitas anak untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank dan entitas anak telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut;
- Bank dan entitas anak telah memiliki sistem deteksi dini masalah melalui "*early warning system*" dan pemantauan yang disiplin.

(ii) Konsentrasi risiko aset keuangan konsolidasi dengan eksposur risiko kredit

a) Sektor geografis
Tabel berikut menggambarkan rincian eksposur kredit Bank dan entitas anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2022 dan 2021.

Untuk tabel ini, Bank dan entitas anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

The loan granting conducted by the Bank is stipulated in the loan policy and procedure in which every loan type or scheme has minimum determinable collaterals that should be fulfilled.

For commercial loans segment, according to the loan policy has to be collateralized adequately. The collaterals can be physical collateral, financial collateral or others such as accounts receivable or guarantees. All collaterals particularly for physical collateral will be assessed in which the collateral's liquidation value will be use in determining the coverage ratio.

In addition collateral aspect to minimize credit risk, loan granting is conducted based on evaluation and feasibility analysis so that the loan repayment ability (first way out) can be ascertained.

The necessity for debtors to comply with collaterals requirement, loan feasibility evaluation, notarial agreement and pre screening procedures will decrease the Bank's credit risk exposure to the acceptable level.

Management believes on the Bank and its subsidiaries' abilities to control and maintain their credit risk exposure arising from loans based on the following:

- *The Bank and its subsidiaries has written guidelines regarding credit policies and processes that cover all aspects of loans granted. Each granting of credit should always refer to such policy;*
- *The Bank and its subsidiaries has an early problem detection system through 'early warning system' and disciplined monitoring.*

(ii) Concentration of consolidated financial asset risk with credit risk exposure

a. Geographic sector
The following tables describe the details of the Bank and its subsidiaries' credit exposures at the carrying amount (without calculating collateral or other credit support), which are categorized according to geographic areas as of December 31, 2022 and 2021.

This table displays that the Bank and its subsidiaries have identified exposure by geographical area where they are operating.

	31 Desember 2022/*December 31, 2022*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Giro pada Bank Indonesia	13,032,593	-	-	-	-	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,225,267	3	11,590	3,097	3,738	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7,156,807	-	-	-	-	7,156,807	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	17,388	-	-	-	-	17,388	*Derivative receivable*
Surat-surat berharga	27,387,574	-	-	-	-	27,387,574	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	-	5,468,915	*Marketable securities purchased under agreements to resell*
Wesel Ekspor dan tagihan lainya	832,252	10,929	-	645	-	843,826	*Export bills and other receivable*
Tagihan akseptasi	227,970	-	-	-	-	227,970	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	108,762,698	3,479,213	1,144,679	1,637,102	731,908	115,755,600	*Loans and sharia financing*
Penyertaan saham	142,093	-	-	-	-	142,093	*Investment in shares*
Bunga yang masih akan diterima	1,104,047	26,209	8,567	4,763	25,519	1,169,105	*Accrued interest income*
Aset lain-lain*)	37,185	-	-	-	-	37,185	*Other assets*)*
Total kotor	**165,394,789**	**3,516,354**	**1,164,836**	**1,645,607**	**761,165**	**172,482,751**	***Total - gross***
Cadangan kerugian penurunan nilai						(1,802,820)	*Allowance for impairment losses*
Total neto						**170,679,931**	***Total net***

*) Terdiri dari setoran jaminan & aset ijarah

**) Consists of security deposits & ijarah assets*

	31 Desember 2021/*December 31, 2021*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Giro pada Bank Indonesia	11,900,072	-	-	-	-	11,900,072	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,684,386	3	2,654	1,338	2,916	2,691,297	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	11,428,774					11,428,774	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	3,967	-	-	-	-	3,967	*Derivative receivable*
Surat-surat berharga	16,978,899	-	-	-	-	16,978,899	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	3,129,032	-	-	-	-	3,129,032	*Marketable securities purchased under agreements to resell*
Wesel Ekspor dan tagihan lainya	479,902	8,010	-	-	-	487,912	*Export bills and other receivable*
Tagihan akseptasi	163,983	-	-	-	-	163,983	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	96,905,537	2,771,543	1,050,138	883,885	775,837	102,386,940	*Loans and sharia financing*
Penyertaan saham	42,124	-	-	-	-	42,124	*Investment in shares*
Bunga yang masih akan diterima	973,517	23,781	8,296	6,075	17,721	1,029,390	*Accrues interest income*
Aset lain-lain*)	22,662	-	-	-	-	22,662	*Other assets*)*
Total kotor	**144,712,855**	**2,803,337**	**1,061,088**	**891,298**	**796,474**	**150,265,052**	***Total - gross***
Cadangan kerugian penurunan nilai						(1,949,890)	*Allowance for impairment losses*
Total neto						**148,315,162**	***Total net***

*) Terdiri dari setoran jaminan & aset ijarah

**) Consists of security deposits & ijarah assets*

Eksposur risiko kredit atas rekening administratif konsolidasian adalah sebagai berikut:

Credit risk exposure on the consolidated administrative accounts are as follows:

	31 Desember 2022/*December 31, 2022*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif							*Administrative Accounts*
Irrevocable letters of credit yang masih berjalan	553,324	-	-	-	-	553,324	*Outstanding irrevocable letters of credit*
Garansi yang diberikan	979,112	111,248	2,018	90,679	-	1,183,057	*Guarantees issued*
Total	**1,532,436**	**111,248**	**2,018**	**90,679**	**-**	**1,736,381**	***Total***

	31 Desember 2021/*December 31, 2021*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif							*Administrative Accounts*
Irrevocable letters of credit yang masih berjalan	102,912	-	-	-	-	102,912	*Outstanding irrevocable letters of credit*
Garansi yang diberikan	633,021	76,068	9,381	36,559	1,330	756,359	*Guarantees issued*
Total	**735,933**	**76,068**	**9,381**	**36,559**	**1,330**	**859,271**	***Total***

b. Sektor industri

Tabel berikut menggambarkan rincian eksposur kredit Bank dan entitas anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

b. Industry sector

The following tables describe the details of the Bank and its subsidiaries' credit exposures at the carrying amount (without calculating the collateral or other credit support), which are categorized by industry sector.

	31 Desember 2022/*December 31, 2022*						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Giro pada Bank Indonesia	13,032,593	-	-	-	-	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	1,243,695	-	-	-	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	7,156,807	-	-	-	7,156,807	*Placements with Bank Indonesia and other banks*
Tagihan Derivatif	-	17,388	-	-	-	17,388	*Derivative receivable*
Surat berharga	20,445,289	356,729	5,784,752	800,804	-	27,387,574	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	-	5,468,915	*Marketable securities purchased under agreements to resell*
Wesel ekspor dan tagihan lainnya	-	-	-	843,826	-	843,826	*Export bills and other receivables*
Tagihan akseptasi	-	-	-	227,970	-	227,970	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	7,680,966	4,500,592	736,047	18,815,352	84,022,643	115,755,600	*Loans and sharia financing*
Penyertaan saham	-	-	-	142,093	-	142,093	*Investment in shares*
Bunga yang masih akan diterima	85,115	45,141	7,383	188,718	842,748	1,169,105	*Accrued interest income*
Aset lain-lain*)	-	-	-	37,185	-	37,185	*Other assets*)*
Total kotor	46,712,878	13,320,352	6,528,182	21,055,948	84,865,391	172,482,751	*Total - gross*
Cadangan kerugian penurunan nilai						(1,802,820)	*Allowance for impairment losses*
Total neto						**170,679,931**	***Total - net***

	31 Desember 2021/*December 31, 2021*						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Giro pada Bank Indonesia	11,900,072	-	-	-	-	11,900,072	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	2,691,297	-	-	-	2,691,297	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	11,428,774	-	-	-	11,428,774	*Placements with Bank Indonesia and other banks*
Tagihan Derivatif	-	3,967	-	-	-	3,967	*Derivative receivable*
Surat berharga	10,935,625	1,975,370	3,742,145	325,759	-	16,978,899	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	3,129,032	-	-	-	-	3,129,032	*Marketable securities purchased under agreements to resell*
Wesel ekspor dan tagihan lainnya	-	-	-	487,912	-	487,912	*Export bills and other receivables*
Tagihan akseptasi	-	-	-	163,983	-	163,983	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	6,007,199	2,704,762	785,623	16,167,128	76,722,228	102,386,940	*Loans and sharia financing*
Penyertaan saham	-	-	-	42,124	-	42,124	*Investment in shares*
Bunga yang masih akan diterima	287,430	139,569	13,804	101,746	486,841	1,029,390	*Accrued interest income*
Aset lain-lain*)	-	-	-	22,662	-	22,662	*Other assets*)*
Total kotor	32,259,358	18,943,739	4,541,572	17,311,314	77,209,069	150,265,052	*Total - gross*
Cadangan kerugian penurunan nilai						(1,949,890)	*Allowance for impairment losses*
Total neto						**148,315,162**	***Total - net***

*) Terdiri dari setoran jaminan & aset ijarah

*) *Consists of security deposits & ijarah assets*

Eksposur risiko kredit atas rekening administratif konsolidasian adalah sebagai berikut:

Credit risk exposure on the consolidated administrative accounts are as follows:

	31 Desember 2022/December *31, 2022*						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	258,818	-	294,506	-	-	553,324	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	252,346	-	9,970	918,112	2,630	1,183,058	*Guarantees issued*
Total	**511,164**	**-**	**304,476**	**918,112**	**2,630**	**1,736,382**	***Total***

	31 Desember 2021/December *31, 2021*						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	74,007	-	-	28,905	-	102,912	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	2,745	-	23,439	727,364	2,811	756,359	*Guarantees issued*
Total	**76,752**	**-**	**23,439**	**756,269**	**2,811**	**859,271**	***Total***

(iii) Penurunan nilai aset keuangan pada tanggal 31 Desember 2022 dan 2021

(iii) Impairment of financial assets as of December 31, 2022 and 2021

1. Giro pada bank lain

1. Current accounts with other banks

	31 Desember/ *December 31,* 2022	**31 Desember/ *Decemeber 31,* 2021**	
Rupiah	325,659	308,381	*Rupiah*
Mata Uang Asing	918,036	2,382,916	*Foreign currencies*
Total	1,243,695	2,691,297	*Total*
Cadangan kerugian penurunan nilai	(67)	(66)	*Allowance for impairment losses*
Neto	**1,243,628**	**2,691,231**	***Net***

2. Penempatan pada Bank Indonesia dan bank lain

2. Placement with Bank Indonesia and other banks

	31 Desember/ *December 31,* 2022	**31 Desember/ *Decemeber 31,* 2021**	
Rupiah	7,156,807	11,143,724	*Rupiah*
Dollar Amerika Serikat	-	285,050	*United States Dollar*
Total	7,156,807	11,428,774	*Total*
Cadangan kerugian penurunan nilai	(2,134)	(2,268)	*Allowance for impairment losses*
Neto	**7,154,673**	**11,426,506**	***Net***

3. Tagihan akseptasi

3. Acceptance receivable

	31 Desember/ *December 31,* 2022	**31 Desember/ *Decemeber 31,* 2021**	
Pihak ketiga			***Third parties***
Rupiah	185,493	154,268	*Rupiah*
Mata Uang Asing	42,477	9,715	*Foreign currencies*
Total	227,970	163,983	*Total*
Cadangan kerugian penurunan nilai	(2,374)	(1,616)	*Allowance for impairment losses*
Neto	**225,596**	**162,367**	***Net***

4. Surat berharga

4. Marketable securities

	31 Desember/ *December 31,* 2022	**31 Desember/ *Decemeber 31,* 2021**	
Biaya perolehan yang diamortisasi			
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	5,851,325	4,794,636	*Bonds*
	5,851,325	4,794,636	
Diskonto yang belum diamortisasi	(7,183)	(3,377)	*Unamortized discount*
Neto	5,844,142	4,791,259	***Net***

	31 Desember/ *December 31,* 2022	31 Desember/ *Decemeber 31,* 2021	
Nilai wajar yang melalui penghasilan komprehensif lainnya			
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	12,919,048	13,064,832	*Bonds*
Dollar Amerika Serikat			***US Dollar***
Obligasi	2,228,239	1,772,458	*Bonds*
	15,147,287	14,837,290	
Nilai wajar melalui laba rugi			
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Reksadana	4,859,178	382,058	*Mutual funds*
Obligasi	1,536,967	1,684,619	*Bonds*
	6,396,145	2,066,677	
Total	**27,387,574**	**21,695,226**	***Total***
Cadangan kerugian penurunan nilai	(5,256)	(29,177)	*Allowance for impairment losses*
Neto	27,382,318	21,666,049	***Net***

5. Kredit yang diberikan dan piutang/pembiayaan syariah

5. Loans and sharia financing/receivables

Ikhtisar kredit yang diberikan adalah sebagai berikut:

The details of loans are as follows:

	31 Desember 2022/*December 31, 2022*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	87,095	8,835,974	154,703	293,336	9,371,108	*Trading*
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	789,462	*Business services*
Konstruksi	310	7,028,371	110,912	442,459	7,582,052	*Construction*
Pengangkutan dan gudang	-	691,154	56,263	468	747,885	*Transportation and warehousing*
Industri	738	5,448,781	582,977	31,439	6,063,935	*Industry*
Jasa-jasa sosial	-	764,113	627	9,449	774,189	*Social services*
Pertanian	293	1,410,860	37,718	22,387	1,471,258	*Farming*
Listrik, gas dan air	-	141,019	82	24	141,125	*Electricity, gas and water*
Pertambangan	-	963,955	-	2,700	966,655	*Mining*
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	87,847,931	*Others*
Total	**34,840,027**	**77,217,218**	**2,208,110**	**1,490,245**	**115,755,600**	***Total***
Cadangan kerugian penurunan nilai					(1,791,686)	*Allowance for impairment losses*
Neto					**113,963,914**	***Net***

	31 Desember 2021/*December 31, 2021*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*		**Jatuh tempo dan tidak mengalami penurunan nilai/**			
	Tingkat Tinggi/	**Tingkat standar/**	***Past-due but not***	**Mengalami penurunan nilai/**		
	High Grade	***Standard grade***	***Impaired***	***Impaired***	**Total**	
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	46,991	5,613,743	50,953	832,183	6,543,870	*Trading*
Jasa-jasa dunia usaha	-	730,187	2,943	247,952	981,082	*Business services*
Konstruksi	124	4,656,094	25,005	1,472,522	6,153,745	*Construction*
Pengangkutan dan gudang	-	1,104,691	65,117	22,101	1,191,909	*Transportation and warehousing*
Industri	516	4,367,616	12,236	886,214	5,266,582	*Industry*
Jasa-jasa sosial	4,373	1,262,148	9,802	64,144	1,340,467	*Social services*
Pertanian	89	1,070,402	3,432	75,497	1,149,420	*Farming*
Listrik, gas dan air	-	120,322	456	6,351	127,129	*Electricity, gas and water*
Pertambangan	-	108,893	37	12,741	121,671	*Mining*
Lain-lain	34,726,736	41,823,174	547,245	2,413,910	79,511,065	*Others*
Total	**34,778,829**	**60,857,270**	**717,226**	**6,033,615**	**102,386,940**	***Total***
Cadangan kerugian penurunan nilai					(1,938,720)	*Allowance for impairment losses*
Neto					**100,448,220**	***Net***

Bank dan entitas anak melakukan penilaian secara individual untuk: (a) kredit dengan plafon di atas Rp1.000 dengan kolektibilitas kurang lancar, diragukan dan macet; dan (b) kredit yang direstrukturisasi.

Bank and its subsidiaries assesses individually for: (a) loans with principal above Rp1.000 which are classified as substandard, doubtful and loss; and (b) restructured loans.

Penilaian secara kolektif dilakukan untuk kredit dengan plafon sama dengan atau lebih kecil dari Rp1.000 dan tidak direstrukturisasi.

Collective assessment is applied to loans with principal equal to or less than Rp1,000 and not restructured.

(iv) Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (nilai yang disajikan adalah bruto).

(iv) The tables below show the quality of financial assets by class of assets for all financial assets with credit risk (gross of allowance for impairment losses).

	31 Desember 2022/*December 31, 2022*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Nilai wajar melalui laba rugi						***Fair value through profit or loss***
Surat berharga	6,396,145	-	-	-	6,396,145	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lainnya						***Fair value through other comprehensive income***
Surat berharga	15,147,287	-	-		15,147,287	*Marketable securities*
Kredit dan piutang						***Loans and receivables***
						Current accounts with
Biaya perolehan yang diamortisasi						***Amortised cost***
Surat berharga	5,844,142	-	-	-	5,844,142	*Marketable securities*
Giro pada bank Indonesia	13,032,593	-	-	-	13,032,593	*Bank Indonesia*
Giro pada bank lain	1,243,628	-	-	67	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7,156,807	-	-	-	7,156,807	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	17,388	-	-	-	17,388	*Derivative receivable*
Wesel ekspor dan tagihan lainnya	843,826	-	-	-	843,826	*Export bills and other receivable*
Efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	5,468,915	*Marketable securities purchased under agreement to resell*
Tagihan akseptasi	227,970	-	-	-	227,970	*Acceptance receivables*
Penyertaan saham	-	139,843	-	2,250	142,093	*Investment in shares*
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	87,095	8,835,974	154,703	293,336	9,371,108	*Trading*
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	789,462	*Business Services*
Konstruksi	310	7,028,371	110,912	442,459	7,582,052	*Construction*
Pengangkutan dan gudang	-	691,154	56,263	468	747,885	*Transportation and warehousing*
Industri	738	5,448,781	582,977	31,439	6,063,935	*Industry*
Jasa-jasa sosial	-	764,113	627	9,449	774,189	*Social services*
Pertanian	293	1,410,860	37,718	22,387	1,471,258	*Farming*
Listrik, gas dan air	-	141,019	82	24	141,125	*Electricity, gas and water*
Pertambangan	-	963,955	-	2,700	966,655	*Mining*
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	87,847,931	*Others*
Bunga yang masih akan diterima	-	1,169,105	-	-	1,169,105	*Acrrued Interest Income*
Aset lain-lain*)	-	37,185	-	-	37,185	*Other assets*)*
Total	**90,218,728**	**78,563,351**	**2,208,110**	**1,492,562**	**172,482,751**	***Total***
Cadangan kerugian penurunan nilai					(1,802,820)	*Allowance for impairment losses*
Neto					**170,679,931**	***Net***

*) Terdiri dari setoran jaminan & aset ijarah

*) *Consists of security deposits & ijarah assets*

	31 Desember 2021/*December 31, 2021*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Nilai wajar melalui laba rugi						***Fair value through profit or loss***
Surat berharga	2,979,700	-	-	-	2,979,700	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lainnya						***Fair value through other comprehensive income***
Surat berharga	8,445,702	-	-		8,445,702	*Marketable securities*
Biaya perolehan yang diamortisasi						***Amortised cost***
Surat berharga	5,553,498	-	-	-	5,553,498	*Marketable securities*
Giro pada bank Indonesia	7,174,088	-	-	-	7,174,088	*Bank Indonesia*
Giro pada bank lain	4,254,620	-	-	66	4,254,686	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	14,591,368	-	-	-	14,591,368	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	3,967	-	-	-	3,967	*Derivative receivable*
Wesel ekspor dan tagihan lainnya	642,937	-	-	-	642,937	*Export bills and other receivable*
Efek-efek yang dibeli dengan janji dijual kembali	3,129,032	-	-	-	3,129,032	*Marketable securities purchased under agreement to resell*
Tagihan akseptasi	163,983	-	-	-	163,983	*Acceptance receivables*
Penyertaan saham	-	34,328	-	7,796	42,124	*Investment in shares*
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	46,991	5,613,743	50,953	832,183	6,543,870	*Trading*
Jasa-jasa dunia usaha	-	730,187	2,943	247,952	981,082	*Business Services*
Konstruksi	124	4,501,069	25,005	1,472,522	5,998,720	*Construction*
Pengangkutan dan gudang	-	1,104,691	65,117	22,101	1,191,909	*Transportation and warehousing*
Industri	516	4,367,616	12,236	886,214	5,266,582	*Industry*
Jasa-jasa sosial	4,373	1,262,148	9,802	64,144	1,340,467	*Social services*
Pertanian	89	1,070,402	3,432	75,497	1,149,420	*Farming*
Listrik, gas dan air	-	120,322	456	6,351	127,129	*Electricity, gas and water*
Pertambangan	-	108,893	37	12,741	121,671	*Mining*
Lain-lain	34,726,736	41,823,174	547,245	2,413,910	79,511,065	*Others*
Bunga yang masih akan diterima	-	1,029,390	-	-	1,029,390	*Interest receivables*
Aset lain-lain*)	-	22,662	-	-	22,662	*Other assets*)*
Total	**81,717,724**	**61,788,625**	**717,226**	**6,041,477**	**150,265,052**	***Total***
Cadangan kerugian penurunan nilai					(1,949,890)	*Allowance for impairment losses*
Neto					**148,315,162**	***Net***

*) Terdiri dari setoran jaminan & aset ijarah

*) *Consists of security deposits & ijarah assets*

Kualitas kredit didefinisikan sebagai berikut:

The credit quality are defined as follows:

Tingkat tinggi

a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada institusi pemerintah, transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.

High grade

a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks which are current accounts or placements with the government, transaction with reputable banks with low probability of insolvency.

b) Kredit yang diberikan dan piutang/pembiayaan syariah, bunga yang masih akan diterima, tagihan derivatif dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu kredit, debitur dengan tingkat stabilitas dan keragaman yang tinggi, memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.

c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan *rating* minimal BBB- (Pefindo) atau Baa3 (Moody's).

Tingkat standar

a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.

b) Kredit yang diberikan dan piutang/ pembiayaan syariah, bunga yang masih akan diterima, penyertaan saham dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih; memiliki kemampuan membayar yang cukup.

c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan rating antara idBB+ sampai dengan idB (Pefindo) atau Ba1 sampai dengan B2 (Moody's).

b) Loans and sharia financing/receivables, interests receivables, derivative receivables and third party receivables are borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan, borrowers with high degree of stability and diversity, very strong debt service capacity and has conservative balance sheet ratios.

c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating of at least BBB- (Pefindo) or Baa3 (Moody's).

Standard grade

a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks are current accounts or placements with the local banks not listed in the stock exchange.

b) Loans and sharia financing/receivables, interest receivables, investment in share, and third party receivables are borrowers who have an average track record of loan repayment and whose account did not turn past due for 90 days and over; debt service capacity is adequate.

c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating between idBB+ to idB (Pefindo) or Ba1 to B2 (Moody's).

(v) Analisis umur pinjaman yang jatuh tempo, tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

(v) The aging analysis of past due but not impaired loans as of December 31, 2022 and 2021, are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Perdagangan	154,703	128,419	*Trading*
Jasa-jasa dunia usaha	54,743	27,472	*Business services*
Konstruksi	110,912	101,184	*Construction*
Pengangkutan dan gudang	56,263	67,299	*Transportation and warehousing*
Industri	582,977	570,491	*Industry*
Jasa-jasa sosial	627	26,000	*Social services*
Pertanian	37,718	14,554	*Farming*
Listrik, gas dan air	82	117	*Electricity, gas and water*
Pertambangan	-	60	*Mining*
Lain-lain	1,210,085	1,645,787	*Others*
Total	**2,208,110**	**2,581,383**	***Total***

47. Risiko Nilai Tukar

Risiko nilai tukar timbul sebagai kerugian yang ditimbulkan oleh posisi terbuka neto valuta asing pada sisi aktiva, sisi pasiva ataupun rekening administratif akibat perubahan nilai tukar valuta asing. Kegiatan perdagangan mata uang asing meliputi transaksi nilai tukar valuta asing *spot*, *forward*, *swap*, *interest rate swap* dan *cross currency swap*.

Penerapan manajemen risiko nilai tukar yang dijalankan oleh Bank dan entitas anak adalah dengan melakukan pengukuran, pemantauan, dan pengendalian risiko nilai tukar secara berkala baik secara *bankwide* maupun parsial. Secara *bankwide*, bank melakukan pengukuran risiko nilai tukar melalui simulasi *value at risk* (var) dengan berbagai metode (*Variance Covariance & Historical*) yang disesuaikan dengan karakteristik transaksi.

Pemantauan risiko nilai tukar dilakukan melalui pemantauan Posisi Devisa Neto (PDN) dan sebagai bentuk pengendalian risiko nilai tukar, Bank membuat limit internal PDN baik untuk neraca maupun secara keseluruhan sebagai bentuk *risk tolerance* Bank dalam menghadapi risiko nilai tukar. Sedangkan, penerapan manajemen risiko nilai tukar Bank secara parsial pada aktivitas tresuri adalah melalui pengukuran & pengendalian *budget loss limit & open position* untuk setiap transaksi nilai tukar dan sebagai bentuk pemantauan risiko nilai tukar, Bank melakukan pelaporan transaksi tresuri sesuai dengan ketentuan secara periodik untuk memastikan bahwa *exposure* yang timbul oleh pergerakan nilai tukar berada pada batas yang telah ditentukan oleh ketentuan internal Bank dan sesuai dengan ketentuan regulasi Bank Indonesia.

Menurut Peraturan Bank Indonesia (PBI) No. 17/5/PBI/2015 tanggal 29 Mei 2015 perubahan keempat atas PBI No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum tanggal 17 Juli 2003, PDN ditetapkan maksimum sebesar 20% dari modal.

PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih aset dan liabilitas baik yang merupakan komitmen maupun kontinjensi dalam rekening administratif untuk setiap valuta asing.

Berikut adalah PDN pada tanggal 31 Desember 2022 dan 2021 per mata uang (dalam ekuivalen rupiah) sesuai dengan peraturan Bank Indonesia :

47. Foreign Exchange Risk

Foreign exchange risk arises as losses arising from net open positions of foreign exchange on assets, liabilities or administrative accounts due to changes in foreign exchange rates. Foreign exchange trading activities include spot, forward, swap, interest rate swaps and foreign exchange transactions cross currency swap.

Implementation of forex risk management in the Bank and its subsidiaries through a measurement, monitoring, and controlling of foreign exchange risk periodically both partial and comprehensive. Comprehensively, bank measure foreign exchange risk through value at risk simulation with several methods (Variance Covariance & Historical) and adjusted to characteristic of transactions.

Bank monitor foreign exchange risk through monitoring of Net Open Position (NOP) and intraday and for a foreign exchange risk control, bank establish internal limit of NOP both on balance sheet and overall as risk tolerance to foreign exchange risk. Meanwhile, implementation of forex risk management partially on treasury activities is performed through measurement & control of budget loss limit & open position for every transaction and for monitoring, bank create Treasury transactions report periodically to ensure that exposure arise from foreign exchange risk is at the limit which has been specified by the internal Bank dan Bank Indonesia Regulations.

According to Bank Indonesia Regulation (PBI) No. 17/5/PBI/2015 dated May 29, 2015 the fourth amendment to PBI No. 5/13/ PBI / 2003 concerning the Net Open Position of Commercial Banks on July 17, 2003, the NOP is set at a maximum of 20% of capital.

The overall NOP is the sum of the absolute value of the difference between each foreign currency asset and liability on the statement of financial position and the difference between commitments and contingent assets and liabilities in administrative accounts for each foreign currency.

Below is the NOP as of December 31, 2022 and 2021 by currency (in equivalent rupiah) based on Bank Indonesia regulations :

	31 Desember/*December 31, 2022*				
	Aset/ *Assets*	**Liabilitas/ *Liabilities***	**Rekening Administratif/ *Administratif Account***	**Posisi Devisa Neto/*Net Open Position***	
Mata Uang KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)					***Currency AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)***
Dolar Amerika Serikat	4,795,570	1,610,783	(3,269,175)	84,388	*United States Dollar*
Dolar Australia	28,429	5	-	28,424	*Australian Dollar*
Dolar Singapura	42,128	6,059	-	36,069	*Singapore Dollar*
Yen Jepang	19,758	2	-	19,756	*Japanese Yen*
Euro Eropa	15,366	519	-	14,847	*European Euro*
Poundsterling Inggris	5,873	-	-	5,873	*Great Britain Poundsterling*
Dolar Hongkong	1,152	-	-	1,152	*Hong Kong Dollar*
Renminbi	1,396	44	-	1,352	*Renminbi*
Riyal Saudi Arabia	195	-	-	195	*Saudi Arabian Riyal*
Total				**192,056**	***Total***
Total modal - 31 Desember 2021 (Catatan 51)				18,369,631	*Total Capital - December 31, 2021* (*Note 51*)
Rasio PDN (Keseluruhan)				1.05%	*NOP ratio (Aggregate)*

	31 Desember/*December 31, 2021*				
	Aset/ *Assets*	**Liabilitas/ *Liabilities***	**Rekening Administratif/ *Administratif Account***	**Posisi Devisa Neto/*Net Open Position***	
Mata Uang KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)					***Currency AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)***
Dolar Amerika Serikat	5,085,762	4,762,372	(285,050)	38,340	*United States Dollar*
Dolar Australia	27,259	5	-	27,254	*Australian Dollar*
Dolar Singapura	33,733	4,459	-	29,274	*Singapore Dollar*
Yen Jepang	20,549	2	-	20,547	*Japanese Yen*
Euro Eropa	10,020	437	-	9,583	*European Euro*
Poundsterling Inggris	5,124	-	-	5,124	*Great Britain Poundsterling*
Dolar Hongkong	1,036	-	-	1,036	*Hong Kong Dollar*
Renminbi	957	25	-	932	*Renminbi*
Riyal Saudi Arabia	217	-	-	217	*Saudi Arabian Riyal*
Total				**132,307**	***Total***
Total modal - 31 Desember 2021 (Catatan 51)				14,786,544	*Total Capital - December 31, 2021* (*Note 51*)
Rasio PDN (Keseluruhan)				0.89%	*NOP ratio (Aggregate)*

Risiko mata uang adalah kemungkinan kerugian pendapatan yang timbul dari perubahan kurs valuta asing. Bank dan entitas anak mengelola paparan terhadap pengaruh fluktuasi nilai tukar mata uang asing dengan mempertahankan risiko mata uang asing dalam pedoman peraturan yang ada (yakni menjaga Posisi Devisa Neto sesuai dengan peraturan Bank Indonesia).

Foreign currency risk is the probability of loss to earnings arising from changes in foreign exchange rates. The Bank and its subsidiaries manages exposure to effects of fluctuations in foreign currency exchange rates by maintaining foreign currency exposure within the existing regulatory guidelines (i.e maintaining the Net Open Position based on Bank Indonesia regulations).

	31 Desember 2022/*December 31, 2022*		
	Perubahan basis poin/ *Changes in basis point*	**Pengaruh ke laporan laba rugi/ *Changes in statement profit or loss***	
Dolar Amerika Serikat	0.30%	47	*United States Dollar*
	0.35%	54	

	31 Desember 2021/*December 31, 2021*		
	Perubahan basis poin/ *Changes in basis point*	**Pengaruh ke laporan laba rugi/ *Changes in statement profit or loss***	
Dolar Amerika Serikat	0.30%	43	*United States Dollar*
	0.35%	50	

Sensitivitas atas laporan laba rugi konsolidasian merupakan dampak yang diestimasi atas perubahan yang diasumsikan atas perubahan nilai tukar berdasarkan aset dan liabilitas keuangan yang dalam mata uang asing.

Pada tanggal 31 Desember 2022 dan 2021, dampak atas perubahan nilai tukar dari mata uang lainnya seperti Poundsterling Inggris, Euro Eropa, Yen Jepang, Dolar Singapura, Dolar Australia dan Dolar Hong Kong tidak material.

The sensitivity (of the consolidated statements of income is the estimated effect of the assumed change in foreign exchange rates on income, based on foreign currency denominated assets and liabilities.

As of December 31, 2022 and 2021, the effect of fluctuations in exchange rates of other currencies, such as Great Britain Poundsterling, European Euro, Japanese Yen, Singapore Dollar, Australian Dollar and Hong Kong Dollar was not material.

48. Risiko Likuiditas / *48. Liquidity Risk*

Risiko akibat ketidakmampuan Bank dan entitas anak untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank dan entitas anak. Besar kecilnya risiko likuiditas ditentukan antara lain:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank dan entitas anak untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.

Kebijakan likuiditas Bank dan entitas anak ditujukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar kewajiban pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

Penerapan manajemen risiko likuiditas diantaranya melalui pengelolaan dan pemantauan posisi likuiditas Bank dan entitas anak berada dalam tanggung jawab Bagian Manajemen ALM &

Risk due to the inability of the Bank and its subsidiaries to fulfill maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged, without disrupting the activities and financial condition of the Bank and its subsidiaries. The size of the liquidity risk is determined, among others:

a. Accuracy in cash flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;
b. The precision in managing the fund structure, including the adequacy of funding;
c. The availability of asset that is ready to be converted into cash;
d. Ability to create access to the interbank market or other funding sources, including the lender of last resort facilities.

If the gap is large enough it will reduce the Bank and its subsidiaries' ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.

The Bank and its subsidiaries' liquidity policies are aimed to ensuring that fund requirements can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.

The application of liquidity risk management includes managing and monitoring the Bank and its subsidiaries' liquidity position in the responsibility of the ALM Management & Liquidity Division in the

Likuiditas di Divisi *Treasury* sedangkan pengukuran serta analisa terhadap risiko likuiditas menjadi tugas Divisi Manajemen Risiko diantaranya *stress test* likuiditas berdasarkan tiga skenario dan pembuatan profil risiko yang terkait risiko likuiditas, selain itu Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

Treasury Division while measuring and analyzing liquidity risk is the task of the Risk Management Division including stress test liquidity based on three scenarios and risk-related risk profiles liquidity, in addition banks have made Basel III calculations related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi melalui pengelolaan *treasury*.

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, kondisi likuiditas bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank and its subsidiaries' liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang *idle* dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.

Sources of funds and maturity dates of time deposits are managed to avoid idle funds and determine the appropriate liquidity level and liquid asset instrument to ensure a sustainable liquidity level.

Tabel berikut ini menggambarkan analisis jatuh tempo aset dan liabilitas keuangan Bank dan entitas anak dihitung berdasarkan sisa periode jatuh tempo kontrak pada tanggal laporan posisi keuangan konsolidasian:

The following tables illustrate the maturity profile analysis of the Bank and its subsidiaries' financial assets and liabilities according to their remaining maturity period at the consolidated statement of financial position date:

	31 Desember/*December 31,* 2022								
	Nilai tercatat/ *Carrying value*	Tidak mempunyai tanggal jatuh tempo kontraktual/ *No contractual maturity*	Sampai dengan 1 bulan/ *Up to 1 month*	Lebih dari 1 sampai 3 bulan/ *More than 1 to 3 months*	Lebih dari 3 sampai 12 bulan/ *More than 3 to 12 months*	Lebih dari 1 sampai 2 tahun/ *More than 1 to 2 years*	Lebih dari 2 sampai 5 tahun/ *More than 2 to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	
ASET									***ASSETS***
Kas	3,300,031	3,300,031	-	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	13,032,593	-	13,032,593	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	1,243,627	-	1,243,627	-	-	-	-	-	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	7,154,674	-	7,154,674	-	-	-	-	-	*Placements with Bank Indonesia and other bank - net*
Efek-efek yang dibeli dengan janji dijual kembali *(reverse repo)*	5,468,915	-	5,230,374	-	-	-	-	238,541	*Marketables securities purchased under agreements to resell*
Surat berharga - neto	27,382,318	-	7,870,093	915,660	1,684,004	3,040,084	6,892,094	6,980,383	*Marketable securities - net*
Wesel ekspor dan tagihan lainnya - neto	843,826		29,931	753,604	60,291	-	-	-	*Export bills and other receivables - net*
Kredit yang diberikan - neto	106,707,881	-	2,145,657	5,705,168	11,083,071	6,066,425	21,891,835	59,815,725	*Loans - net*
Pembiayaan syariah - neto	7,256,033		301,892	327,769	441,686	299,911	1,482,227	4,402,548	*Sharia financing - net*
Tagihan Derivatif	17,388	17,388	-	-	-	-	-	-	*Derivative payable*
Tagihan akseptasi - neto	225,596	-	90,343	93,658	41,595	-	-	-	*Acceptances receivable - net*
Penyertaan saham - neto	140,790	140,790	-	-	-	-	-	-	*Investments in shares - net*
Bunga yang masih akan diterima	1,169,105	-	1,169,105	-	-	-	-	-	*Accrued interest income*
Aset lain-lain - neto*)	37,185	37,185	-	-	-	-	-	-	*Other assets - net*)*
Total	173,979,962	3,495,394	38,268,289	7,795,859	13,310,647	9,406,420	30,266,156	71,437,197	*Total*

	31 Desember/*December 31,* 2022								
	Nilai tercatat/ *Carrying value*	Tidak mempunyai tanggal jatuh tempo kontraktual/ *No contractual maturity*	Sampai dengan 1 bulan/ *Up to 1 month*	Lebih dari 1 sampai 3 bulan/ *More than 1 to 3 months*	Lebih dari 3 sampai 12 bulan/ *More than 3 to 12 months*	Lebih dari 1 sampai 2 tahun/ *More than 1 to 2 years*	Lebih dari 2 sampai 5 tahun/ *More than 2 to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	
LIABILITAS									***LIABILITIES***
Liabilitas segera	2,403,981	2,403,981	-	-	-	-	-	-	*Obligations due immediately*
Simpanan nasabah	122,019,343	51,428,590	20,803,090	21,256,884	25,503,985	3,023,887	2,907	-	*Deposits from customers*
Simpanan nasabah - syariah	795,979	795,979	-	-	-	-	-	-	*Deposits from customers-sharia*
Simpanan dari bank lain	4,461,790	-	4,126,070	117,814	113,739	104,167	-	-	*Deposits from other banks*
Liabilitas derivatif	2,207	2,207	-	-	-	-	-	-	*Derivatives payable*
Efek-efek yang dijual dengan janji dibeli kembali *(repo)*	3,081,103	-	3,081,103	-	-	-	-	-	*Marketable securities sold under repurchase agreements*
Liabilitas akseptasi	227,970	-	90,343	96,031	41,596	-	-	-	*Acceptances payable*
Efek utang yang diterbitkan - neto	1,871,461		-	-	903,103	884,672	83,686	-	*Debt securities issued - net*
Pinjaman yang diterima	17,533,761		993,190	-	3,206,553	7,335,558	3,044,030	2,954,430	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	254,160	-	254,160	-	-	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain	1,347,965	1,347,965	-	-	-	-	-	-	*Other liabilities*
Obligasi subordinasi	3,679,163	-	-	-	-	690,403	1,772,245	1,216,515	*Subordinated bonds*
	157,678,883	55,978,722	29,347,956	21,470,729	29,768,976	12,038,687	4,902,868	4,170,945	
Perbedaan jatuh tempo	**16,301,079**	**(52,483,328)**	**8,920,333**	**(13,674,870)**	**(16,458,329)**	**(2,632,267)**	**25,363,288**	**67,266,252**	*Maturity gap*

	31 Desember/*December 31,* 2021								
	Nilai tercatat/ *Carrying value*	Tidak mempunyai tanggal jatuh tempo kontraktual/ *No contractual maturity*	Sampai dengan 1 bulan/ *Up to 1 month*	Lebih dari 1 sampai 3 bulan/ *More than 1 to 3 months*	Lebih dari 3 sampai 12 bulan/ *More than 3 to 12 months*	Lebih dari 1 sampai 2 tahun/ *More than 1 to 2 years*	Lebih dari 2 sampai 5 tahun/ *More than 2 to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	
ASET									***ASSETS***
Kas	3,747,644	3,747,644	-	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	11,900,072	-	11,900,072	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	2,691,231	-	2,691,231	-	-	-	-	-	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	11,426,506	-	11,426,506	-	-	-	-	-	*Placements with Bank Indonesia and other bank - net*
Efek-efek yang dibeli dengan janji dijual kembali *(reverse repo)*	3,129,032	-	3,129,032	-	-	-	-	-	*Marketables securities under agreements to resell*
Surat berharga - neto	16,972,982	-	2,980,524	189,908	909,823	1,048,779	4,352,992	7,490,956	*Marketable securities - net*
Wesel ekspor dan tagihan lainnya - neto	642,937	-	60,958	560,597	21,382	-	-	-	*Export bills and other receivables - net*
Kredit yang diberikan - neto	94,003,674	-	1,731,838	5,334,196	7,958,578	4,738,660	17,951,298	56,289,104	*Loans - net*
Pembiayaan syariah - neto	6,289,521	-	254,377	261,748	335,465	316,539	1,283,533	3,837,859	*Sharia financing - net*
Tagihan Derivatif	3,967	3,967	-	-	-	-	-	-	*Derivative payable*
Tagihan akseptasi - neto	162,367	-	28,990	110,239	23,138	-	-	-	*Acceptances receivable - net*
Penyertaan saham - neto	40,821	40,821	-	-	-	-	-	-	*Investments in shares - net*
Bunga yang masih akan diterima	1,029,390	-	1,029,390	-	-	-	-	-	*Accrued interest income*
Aset lain-lain - neto*)	22,662	22,662	-	-	-	-	-	-	*Other assets - net*)
Total	152,062,806	3,815,094	35,232,918	6,456,688	9,248,386	6,103,978	23,587,823	67,617,919	*Total*
LIABILITAS									***LIABILITIES***
Liabilitas segera	1,804,558	1,804,558	-	-	-	-	-	-	*Obligations due immediately*
Simpanan nasabah	113,764,510	50,785,633	19,176,844	22,036,580	20,097,164	1,668,289	-		*Deposits from customers*
Simpanan nasabah - syariah	615,116	615,116	-	-	-	-	-	-	*Deposits from customers-sharia*
Simpanan dari bank lain	1,881,477	-	1,661,817	99,042	107,968	12,650	-	-	*Deposits from other banks*
Liabilitas derivatif	-	-	-	-	-	-	-	-	*Derivatives payable*
Liabilitas akseptasi	163,983	-	30,605	110,240	23,138	-	-	-	*Marketable securities Acceptances payable*
Efek hutang yang diterbitkan - neto	2,403,547	-	-	-	532,251	912,985	958,311	-	*Debt securities issued - net*
Pinjaman yang diterima	12,161,667	-	2,239,979	2,800,488	4,006,828	2,811,034	81,320	222,018	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	168,674	-	168,674	-	-	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain	1,647,025	1,647,025	-	-	-	-	-	-	*Other liabilities*
Obligasi subordinasi	2,988,492	-	-	-	295,820	-	1,371,339	1,321,333	*Subordinated bonds*
	137,599,049	54,852,332	23,277,919	25,046,350	25,063,169	5,404,958	2,410,970	1,543,351	
Perbedaan jatuh tempo	**14,463,757**	**(51,037,238)**	**11,954,999**	**(18,589,662)**	**(15,814,783)**	**699,020**	**21,176,853**	**66,074,568**	*Maturity gap*

*) Terdiri dari setoran jaminan & aset ijarah

*) *Consists of security deposits & ijarah assets*

Tabel di bawah ini merangkum profil jatuh tempo liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2022 dan 2021 berdasarkan pada pembayaran kontraktual yang tidak didiskonto:

The table below summarizes the maturity profile of the Bank and its subsidiaries financial liabilities as of December 31, 2022 and 2021 based on undiscounted contractual payments:

	31 Desember 2022/*December 31, 2022*						
	Total	**Pada permintaan/ *On demand***	**1 Bulan/ *1 Month***	**Lebih dari 1 Bulan sampai 3 Bulan/ *More than 1 Month to 3 Months***	**Lebih dari 3 Bulan sampai 12 Bulan/ *More than 3 Months to 12 Months***	**Lebih dari 12 Bulan/ *More than 12 Months***	
Liabilitas Keuangan							*Financial Liabilities*
Liabilitas segera	2,403,981	2,403,981	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah dan syariah	122,815,322	52,224,569	20,803,090	21,256,884	25,503,985	3,026,794	*Deposits from customers and sharia*
Simpanan dari bank lain	4,461,790	-	4,126,070	117,814	113,739	104,167	*Deposits from other banks*
Liabilitas akseptasi	227,970	-	90,343	96,031	41,596	-	*Acceptances payable*
Kewajiban derivatif	2,207	2,207	-	-	-	-	*Derivatives payable*
Efek-efek yang dijual dengan janji dibeli kembali *(repo)*	3,081,103	-	3,081,103	-	-	-	*Marketable securities sold under repurchase agreements*
Efek utang yang diterbitkan - neto	1,871,461	-	-	-	903,103	968,358	*Debt securities issued - net*
Pinjaman yang diterima	17,533,761	-	993,190	-	3,206,553	13,334,018	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	254,160	-	254,160	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain	1,347,965	1,347,965	-	-	-	-	*Other liabilities*
Obligasi subordinasi	3,679,163	-	-	-	-	3,679,163	*Subordinated bonds*
Total liabilitas keuangan	**157,678,883**	**55,978,722**	**29,347,956**	**21,470,729**	**29,768,976**	**21,112,500**	***Total financial liabilities***

	31 Desember 2021/*December 31, 2021*						
	Total	**Pada permintaan/ *On demand***	**1 Bulan/ *1 Month***	**Lebih dari 1 Bulan sampai 3 Bulan/ *More than 1 Month to 3 Months***	**Lebih dari 3 Bulan sampai 12 Bulan/ *More than 3 Months to 12 Months***	**Lebih dari 12 Bulan/ *More than 12 Months***	
Liabilitas Keuangan							*Financial Liabilities*
Liabilitas segera	1,804,558	1,804,558	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah dan syariah	114,407,026	51,428,149	19,176,844	22,036,580	20,097,164	1,668,289	*Deposits from customers and sharia*
Simpanan dari bank lain	1,581,477	-	1,361,817	99,042	107,968	12,650	*Deposits from other banks*
Liabilitas akseptasi	163,983	-	30,605	110,240	23,138	-	*Acceptances payable*
Efek hutang yang diterbitkan - neto	2,403,547	-	-	-	532,251	1,871,296	*Debt securities issued - net*
Pinjaman yang diterima	12,161,667		2,239,979	2,800,488	4,006,828	3,114,372	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	168,674	-	168,674	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain	1,647,025	1,647,025	-	-	-	-	*Other liabilities*
Obligasi subordinasi	2,988,492	-	-	-	305,823	2,682,669	*Subordinated bonds*
Total liabilitas keuangan	**137,326,449**	**54,879,732**	**22,977,919**	**25,046,350**	**25,073,172**	**9,349,276**	***Total financial liabilities***

Bank dan entitas anak telah membangun model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank dan entitas anak berdasarkan skenario normal, spesifik, dan krisis secara triwulan dengan proses *stress test* likuiditas.

The Bank and its subsidiaries has developed a liquidity risk measurement model to measure the liquidity risk of the Bank and its subsidiaries' assets and liabilities portfolio, based on normal case, specific case, and crisis case scenarios by liquidity stress testing process.

49. Risiko Suku Bunga / *49. Interest Rate Risk*

Risiko suku bunga merupakan potensi kerugian Bank dan entitas anak yang timbul akibat fluktuasi suku bunga pasar yang berlawanan dengan posisi portofolio Bank dan entitas anak.

Interest rate risk is the Bank and its subsidiaries' potential losses arising from market interest rates fluctuations as opposed to the position of the Bank and its subsidiaries' portfolios.

Bank dan entitas anak melakukan pengukuran risiko suku bunga meliputi penilaian risiko suku bunga yang melekat pada aset, kewajiban, dan pada posisi *off balance sheet*; penggunaan konsep keuangan yang berlaku secara umum dan teknik-teknik manajemen risiko; asumsi dan parameter yang terdokumentasi dan dievaluasi secara berkala; terintegrasi dengan proses manajemen risiko secara rutin baik dari aspek pengambilan keputusan, struktur *governance* maupun proses alokasi modal internal. Dengan menggunakan metodologi tersebut, Bank dan entitas anak dapat mengidentifikasi risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank dan entitas anak.

The Bank and its subsidiaries conduct measurement of interest rate risk that includes assessing inherent interest rate risk in asset, liabilities, and off balance sheet positions; implementation of the generally applicable financial concept and risk management techniques; assumptions and parameters which are documented and evaluated regularly; integrated with periodic risk management process either from the aspect of decision making, governance structure or internal capital allocation process. By using such methodologies, the Bank and its subsidiaries can identify interest rate risk of asset and liabilities portfolio that are sensitive to interest rate changes and determine the risk scale for the Bank and its subsidiaries.

Tabel di bawah ini menyajikan informasi mengenai tingkat suku bunga rata-rata per tahun untuk aset dan liabilitas keuangan yang penting untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 :

The following table presents information on the average annual interest rates for significant financial assets and liabilities for the year ended December 31, 2022 and 2021 :

	31 Desember/ *December 31,* 2022		31 Desember/ *December 31,* 2021		
	Rupiah/ *Rupiah*	Mata uang asing/ *Foreign currencies*	Rupiah/ *Rupiah*	Mata uang asing/ *Foreign currencies*	
ASET					***ASSETS***
Giro pada bank lain	1.18	0.05	1.18	0.05	*Current accounts with other banks*
Penempatan pada bank Indonesia dan bank Lain	3.98	0.53	3.10	3.37	*Placements with Bank Indonesia and other banks*
Surat berharga	6.00	2.20	6.43	2.63	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	5.73	0.00	4.00	0.00	*Marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya	6.80	0.00	4.00	0.42	*Export bills and other receivables*
Kredit yang diberikan	12.15	2.27	12.39	1.14	*Loans*
LIABILITAS					***LIABILITIES***
Simpanan nasabah					*Deposits from customers*
- Giro	0.13	0.02	0.12	0.23	*Current accounts -*
- Tabungan	0.27	0.04	0.24	0.37	*Savings -*
- Deposito berjangka	3.38	0.47	3.47	0.35	*Time deposits -*
Simpanan dari bank lain					*Deposits from other banks*
- Giro	0.66	0.00	0.53	0.00	*Current accounts -*
- Tabungan	1.09	0.00	1.11	0.00	*Savings -*
- Deposito berjangka	3.52	0.00	3.54	0.00	*Time deposits -*
- Call money	0.00	0.00	0.00	0.00	*Call Money -*
Efek-efek yang dijual dengan janji dibeli kembali (repo)	6.05	0.00	0.00	0.00	*Marketable securities sold under agreement to repurchase*
Pinjaman yang diterima	7.15	0.00	8.17	0.00	*Borrowings*
Efek hutang yang diterbitkan	8.44	0.00	8.51	0.00	*Debt securities issued*

Tabel di bawah ini mengikhtisarkan eksposur Bank dan entitas anak terhadap risiko tingkat suku bunga (*gross*):

The following tables summarize the Bank and its subsidiaries' exposures to the interest rate risk (gross):

	31 Desember/*December 31, 2022*										
	Tidak lebih dari 3 bulan/ *Not more than 3 months*	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ *More than 3 months but not more than 1 year*	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ *More than 1 year but not more than 2 years*	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ *More than 2 years but not more than 3 years*	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ *More than 3 years but not more than 4 years*	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ *More than 4 years but not more than 5 years*	Lebih dari 5 tahun/ *More than 5 years*	Suku bunga tetap/ *Fixed interest rate*	Tidak dikenakan bunga/ *Non -interest bearing*	Total/ *Total*	
Aset Keuangan											***Financial Assets***
Kas	-	-	-	-	-	-	-	-	3,300,031	3,300,031	*Cash*
Giro pada Bank Indonesia	13,032,593	-	-	-	-	-	-	-	-	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,243,695	-	-	-	-	-	-	-	-	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	-	7,156,807	-	7,156,807	*Placements with Bank Indonesia and other banks*
Surat berharga	-	-	-	-	-	-	-	27,387,574	-	27,387,574	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	-	-	-	3,129,032	-	3,129,032	*Marketable securities purchased with agreement to resell*
Wesel ekspor dan tagihan lainnya	-	843,826	-	-	-	-	-	-	-	843,826	*Export bills and other receivables*
Tagihan derivatif	17,388	-	-	-	-	-	-	-	-	17,388	*Derivative receivable*
Tagihan akseptasi	-	-	-	-	-	-	-	227,970	-	227,970	*Acceptances receivable*
Kredit yang diberikan	297,916	6,258,924	13,569,249	4,661,062	3,882,899	10,489,636	65,065,966	4,114,040	-	108,339,692	*Loans*
Pembiayaan syariah	-	-	-	-	-	-	-	-	7,415,908	7,415,908	*Sharia financing*
Penyertaan saham	-	-	-	-	-	-	-	-	142,093	142,093	*Investment in shares*
Bunga yang masih akan diterima	-	-	-	-	-	-	-	-	1,169,105	1,169,105	*Accrued interest income*
Aset lain-lain*)	-	-	-	-	-	-	-	-	37,185	37,185	*Other assets*)*
Total aset keuangan	14,591,592	7,102,750	13,569,249	4,661,062	3,882,899	10,489,636	65,065,966	42,015,423	12,064,322	173,442,899	***Total financial assets***
Liabilitas Keuangan											***Financial Liabilities***
Liabilitas segera	-	-	-	-	-	-	-	-	2,403,981	2,403,981	*Obligations due immediately*
Simpanan nasabah											*Deposits from customers*
- Giro	24,761,246	-	-	-	-	-	-	-	-	24,761,246	*Current accounts -*
- Tabungan	26,666,155	-	-	-	-	-	-	-	-	26,666,155	*Savings-*
- Deposito berjangka	22,968,256	47,527,136	96,550	-	-	-	-	-	-	70,591,942	*Time deposits -*
Simpanan syariah	795,979	-	-	-	-	-	-	-	-	795,979	*Deposits form customer - sharia*
Simpanan dari bank lain											*Deposits from other banks*
- Giro	613,890	-	-	-	-	-	-	-	-	613,890	*Current accounts -*
- Tabungan	392,837	-	-	-	-	-	-	-	-	392,837	*Savings -*
- Deposito berjangka	281,969	319,675	3,419	-	-	-	-	-	-	605,063	*Time deposits -*
- *Interbank call money*	2,850,000	-	-	-	-	-	-	-	-	2,850,000	*Interbank call money -*
Efek-efek yang dijual dengan janji dibeli kembali *(repo)*	3,081,103	-	-	-	-	-	-	-	-	3,081,103	*Marketable securities sold under repurchase agreements*
Liabilitas derivatif	2,207	-	-	-	-	-	-	-	-	2,207	*Derivatives payable*
Liabilitas akseptasi	-	-	-	-	-	-	-	227,970	-	227,970	*Acceptance payables*
Efek hutang yang diterbitkan	1,871,461	-	-	-	-	-	-	-	-	1,871,461	*Debt securities issued*
Pinjaman yang diterima	-	-	-	-	-	-	-	17,533,761	-	17,533,761	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	-	-	-	-	254,160	254,160	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain	-	-	-	-	-	-	-	-	1,347,965	1,347,965	*Other liabilities*
Total liabilitas keuangan	**84,285,103**	**47,846,811**	**99,969**	**-**	**-**	**-**	**-**	**17,761,731**	**4,006,106**	**153,999,720**	***Total financial liabilities***
Total *gap repricing* suku bunga	**(69,693,511)**	**(40,744,061)**	**13,469,280**	**4,661,062**	**3,882,899**	**10,489,636**	**65,065,966**	**24,253,692**	**8,058,216**	**19,443,179**	***Total gap repricing interest rate***

	31 Desember/*December 31,* 2021										
	Tidak lebih dari 3 bulan/ ***Not more than 3 months***	**Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/** ***More than 3 months but not more than 1 year***	**Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/** ***More than 1 year but not more than 2 years***	**Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/** ***More than 2 years but not more than 3 years***	**Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/** ***More than 3 years but not more than 4 years***	**Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/** ***More than 4 years but not more than 5 years***	**Lebih dari 5 tahun/** ***More than 5 years***	**Suku bunga tetap/** ***Fixed interest rate***	**Tidak dikenakan bunga/** ***Non -interest bearing***	**Total/** ***Total***	
Aset Keuangan											***Financial Assets***
Kas	-	-	-	-	-	-	-	-	3,747,644	3,747,644	*Cash*
Giro pada Bank Indonesia	11,900,072	-	-	-	-	-	-	-	-	11,900,072	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,691,297	-	-	-	-	-	-	-	-	2,691,297	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	-	11,428,774	-	11,428,774	*Placements with Bank Indonesia and other banks*
Surat berharga	-	-	-	-	-	-	-	16,978,899	-	16,978,899	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	-	-	-	3,129,032	-	3,129,032	*Marketable securities purchased with agreement to resell*
Wesel ekspor dan tagihan lainnya	-	642,937	-	-	-	-	-	-	-	642,937	*Export bills and other receivables*
Tagihan derivatif	3,967	-	-	-	-	-	-	-	-	3,967	*Derivative receivable*
Tagihan akseptasi	-	-	-	-	-	-	-	163,983	-	163,983	*Acceptances receivable*
Kredit yang diberikan	13,046,930	4,865,431	2,696,440	1,381,545	929,029	1,355,877	71,537,794	-	-	95,813,046	*Loans*
Pembiayaan syariah	-	-	-	-	-	-	-	-	6,418,869	6,418,869	*Sharia financing*
Penyertaan saham	-	-	-	-	-	-	-	-	40,124	40,124	*Investment in shares*
Bunga yang masih akan diterima	-	-	-	-	-	-	-	-	1,029,390	1,029,390	*Accrued interest income*
Aset lain-lain*)	-	-	-	-	-	-	-	-	22,662	22,662	*Other assets*)*
Total aset keuangan	27,642,266	5,508,368	2,696,440	1,381,545	929,029	1,355,877	71,537,794	31,700,688	11,258,689	154,010,696	***Total financial assets***
Liabilitas Keuangan											***Financial Liabilities***
Liabilitas segera	-	-	-	-	-	-	-	-	1,804,558	1,804,558	*Obligations due immediately*
Simpanan nasabah											*Deposits from customers*
- Giro	25,976,981	-	-	-	-	-	-	-	-	25,976,981	*Current accounts -*
- Tabungan	24,808,655	-	-	-	-	-	-	-	-	24,808,655	*Savings-*
- Deposito berjangka	36,309,165	26,431,735	237,974	-	-	-	-	-	-	62,978,874	*Time deposits -*
Simpanan syariah	615,116	-	-	-	-	-	-	-	-	615,116	*Deposits form customer - sharia*
Simpanan dari bank lain											*Deposits from other banks*
- Giro	536,270	-	-	-	-	-	-	-	-	536,270	*Current accounts -*
- Tabungan	500,941	-	-	-	-	-	-	-	-	500,941	*Savings -*
- Deposito berjangka	319,908	172,458	1,900			-	-	-	-	494,266	*Time deposits -*
- *Interbank call money*	350,000	-		-	-	-	-	-	-	350,000	*Interbank call money -*
Liabilitas akseptasi	-	-	-	-	-	-	-	163,983	-	163,983	*Acceptance payables*
Efek hutang yang diterbitkan	2,403,547	-	-	-	-	-	-	-	-	2,403,547	*Debt securities issued*
Pinjaman yang diterima	-	-	-	-	-	-	-	12,161,667	-	12,161,667	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	-	-	-	-	168,674	168,674	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain	-	-	-	-	-	-	-	-	1,647,025	1,647,025	*Other liabilities*
Total liabilitas keuangan	**91,820,583**	**26,604,193**	**239,874**	**-**	**-**	**-**	**-**	**12,325,650**	**3,620,257**	**134,610,557**	***Total financial liabilities***

i. Risiko tingkat suku bunga

Analisis sensitivitas untuk beberapa faktor pasar menunjukkan bagaimana laba rugi dan ekuitas dapat dipengaruhi oleh perubahan dari beberapa faktor risiko sesuai dengan tabel dibawah ini. Secara umum, sensitivitas diestimasi dengan membandingkan suatu nilai awal ke nilai tertentu setelah perubahan tertentu dari faktor pasar, dengan mengasumsikan seluruh variabel lainnya tetap. Sensitivitas atas laporan laba rugi merupakan efek atas perubahan estimasi suku bunga atas laba rugi untuk suatu periode, berdasarkan nilai suku bunga mengambang atas aset dan liabilitas yang diperdagangkan dan tidak diperdagangkan yang dimiliki Bank dan entitas anak. Analisis sensitivitas atas laporan laba rugi komprehensif konsolidasian dihitung dengan menilai kembali perubahan estimasi suku bunga tetap atas aset keuangan yang tersedia untuk dijual. Jumlah sensitivitas atas laporan laba rugi komprehensif konsolidasian didasarkan pada asumsi bahwa terdapat perubahan paralel dalam kurva penghasilan.

Tabel di bawah ini menunjukkan sensitivitas dari laporan laba rugi komprehensif konsolidasian Bank dan entitas anak terhadap kemungkinan perubahan wajar atas suku bunga untuk aset dan liabilitas keuangan dengan suku bunga tetap pada tanggal 31 Desember 2022 dan 2021:

i. Interest rate risk

Sensitivity analysis for several market factors showing how profit or loss and equity could be affected by changes in the relevant risk factor are in the following tables below. In general, sensitivity is estimated by comparing an initial value to the value derived after a specified change in the market factor, assuming all other variables are constant. The sensitivity of the statement of income is the effect of the assumed changes in interest rates on the profit or loss for a period, based on the floating rate trading and non-trading financial assets and liabilities held by the Bank and its subsidiaries. The sensitivity of the consolidated statement of comprehensive income is calculated by revaluing fixed rate available-for-sale financial assets for the effects of the assumed changes in interest rates. The total sensitivity of the consolidated statement of comprehensive income is based on the assumption that there are parallel shifts in the yield curve.

The table below demonstrates the sensitivity of the Bank and its subsidiaries' consolidated statement of income and statement of comprehensive income to reasonably possible changes in interest rates for fixed rate financial assets and liabilities as of December 31, 2022 and 2021:

	31 Desember 2022/*December 31, 2022*		
	Perubahan basis poin/*Change in basis point*	**Dampak ke laporan laba rugi komprehensif konsolidasian sebelum pajak/ *Impact to the consolidated statement of comprehensive income before tax***	
Rupiah	+125	(407)	*Rupiah*
	+50	(112,002)	
	-50	112,002	
	-125	407	
Valas	+125	(74,952)	*Foreign currency*
	+50	(29,981)	
	-50	29,981	
	-125	74,952	

	31 Desember 2021/*December 31, 2021*		
	Perubahan basis poin/*Change in basis point*	**Dampak ke laporan laba rugi komprehensif konsolidasian sebelum pajak/ *Impact to the consolidated statement of comprehensive income before tax***	
Rupiah	+125	(363,007)	*Rupiah*
	+50	(145,203)	
	-50	145,203	
	-125	363,007	
Valas	+125	(110,162)	*Foreign currency*
	+50	(44,065)	
	-50	44,065	
	-125	110,162	

50. Risiko Operasional / *50. Operational Risk*

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank dan entitas anak.

Operational risk is the risk due to the inadequacy and/or non-functioning of internal processes, human error, system failure, and/or the existence of external events affecting the Bank and its subsidiaries' operations.

Sebagai wujud pelaksanaan proses terhadap risiko operasional yang mungkin terjadi, Bank dan entitas anak telah mengembangkan suatu sistem dengan menggunakan metodologi pengukuran sendiri, menggunakan *tools Risk Control Self Assessment* (RCSA) yang dilakukan oleh masing-masing risk taking unit, melakukan penilaian terhadap terhadap indikator-indikator utama (*Key Risk Indicator*) Bank dan entitas anak yang digunakan sebagai *early warning system* serta wajib melaporkan timbulnya kerugian/potensi kerugian yang timbul akibat risiko operasional dalam *tools Lost Event Database* (LED). Keseluruhan proses dimaksud merupakan upaya guna meningkatkan *risk awareness* terhadap potensi-potensi risiko yang dihadapi oleh Bank dan entitas anak dan sebagai pedoman bagi manajemen guna melakukan pengendalian dan mitigasi terhadap dampak risiko yang timbul.

As a possible implementation of the process of operational risks, the Bank and its subsidiaries has developed a system using its own measurement methodology, using Risk Control Self Assessment (RCSA) tools performed by each risk taking unit, assessing key indicators (Key Risk Indicator) Bank used as early warning system and must report loss/potential loss arising from operational risk in Lost Event Database (LED) tools. The whole process referred to is an effort to increase risk awareness to the potential risks faced by the Bank and its subsidiaries and as a guide for management to control and mitigate the impact of risks arising.

Sebagai bentuk kecukupan penerapan manajemen risiko, Bank dan entitas anak menerapkan proses manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 Tentang Penerapan Manajemen Risiko bagi Bank dan entitas anak Umum diantaranya melakukan pengkajian atas produk dan/atau aktivitas baru atau pengembangan yang meningkatkan profil risiko produk dan/atau aktivitas Bank dan entitas anak.

As a form of the adequacy of risk management implementation, the Bank and its subsidiaries implements a risk management process in accordance with the Financial Services Authority Regulation Number 18/POJK.03/2016 dated March 16, 2016 Concerning the Implementation of Risk Management for Commercial Banks among others undertaking an assessment of new products and/or activities or increase the risk profile of the Bank and its subsidiaries' product and/or activity.

Bank dan entitas anak telah melakukan perhitungan beban modal risiko operasional berdasarkan *Basel Committee on Banking Supevision* dan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. Berdasarkan ketentuan tersebut, Bank dan entitas anak dalam melakukan perhitungan ATMR risiko operasional menggunakan menggunakan Pendekatan Indikator Dasar (*Basic Indicator Approach*). Bank dan entitas anak menggunakan metodologi pendekatan *Basic Indicator* dan saat ini masih dalam proses pengembangan dengan metode yang lebih kompleks.

The Bank and its subsidiaries has calculated the operational risk capital charge under the Basel Committee on Banking Supervision and the Financial Services Authority Regulation Number 11/POJK.03/2016 dated January 29, 2016 regarding the Minimum Capital Requirement for Commercial Banks. Based on these provisions, the Bank and its subsidiaries performs operational risk Risk calculations using the Basic Indicator Approach. The Bank and its subsidiaries use the methodology of the Basic Indicator approach and are currently in a more complex development process method.

Bank dan entitas anak memiliki *Business Continuity Management* (BCM) yaitu proses manajemen atau protokol terpadu dan menyeluruh untuk memastikan kelangsungan operasional Bank dan entitas anak dalam menjalani bisnis dan melayani nasabah. Ruang lingkup BCM terdiri dari *Business Continuity Plan* (BCP) sebagai prosedur kelangsungan usaha Bank dan entitas anak serta *Emergency Response Plan* (ERP) sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan aset serta *Disaster Recovery Plan* (DRP) sebagai prosedur kelangsungan sistem dan infrastruktur pendukung Teknologi Informasi dan terus disempurnakan serta disesuaikan dengan perkembangan bisnis dan sistem yang dimiliki Bank dan entitas anak.

The Bank and its subsidiaries has a Business Continuity Management (BCM), which is an integrated and comprehensive management or protocol process to ensure the continuity of the Bank and its subsidiaries' operations in conducting business and serving customers. The BCM scope consists of a Business Continuity Plan (BCP) as a Bank and its subsidiaries business continuity procedure and Emergency Response Plan (ERP) as a disaster emergency response procedure in order to save data and assets as well as a Disaster Recovery Plan (DRP) as a continuation procedure for Information Technology supporting systems and infrastructure and is continuously refined and adapted to the business and system developments of the Bank and its subsidiaries.

51. Manajemen Modal dan Rasio Kewajiban Penyediaan Modal Minimum

51. Capital Management and Capital Adequacy Ratio (CAR)

Tujuan manajemen permodalan Bank dan entitas anak adalah untuk memastikan bahwa permodalan telah memenuhi persyaratan permodalan dari ketentuan eksternal, sebagai penyangga untuk menyerap kerugian operasional dan kerugian lainnya, sebagai dasar bagi penetapan batas maksimum pemberian kredit, untuk mengevaluasi tingkat kemampuan bank dalam menghasilkan keuntungan dalam memaksimalkan nilai pemegang saham.

The objective of the Bank and its subsidiaries' capital management is to ensure that capital meets capital requirements of external provisions, as a buffer to absorb operating losses and other losses, as a basis for establishing the maximum crediting limit, to evaluate bank's ability to generate profits in maximizing shareholder value.

Bank dan entitas anak mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Dalam rangka mempertahankan atau menyesuaikan struktur modal, Bank dan entitas anak melakukan pengukuran tingkat kecukupan modal yang dinyatakan dalam rasio kecukupan modal atau *capital adequacy ratio* (CAR).

The Bank and its subsidiaries regulates the capital structure and makes adjustments to changes in economic conditions and risk characteristics of its activities. In order to maintain or adjust the capital structure, the Bank and its subsidiaries measures the level of capital adequacy expressed in the capital adequacy ratio (CAR).

CAR pada tanggal 31 Desember 2022 dan 2021 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 tanggal 22 September 2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana komponen modal terdiri dari modal inti (modal inti utama/*Common Equity Tier* 1 dan modal inti tambahan) dan modal pelengkap (*Tier* 2).

CAR on December 31, 2022 and 2021 was calculated based on the Otoritas Jasa Keuangan Regulation (POJK) Number 34/POJK.03/2016 dated September 22, 2016 concerning Amendments to the Otoritas Jasa Keuangan Regulation (POJK) Number 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks where capital consist of core capital (Common Equity Tier 1 and additional Tier 1) and supplementary capital (Tier 2).

Penentuan kepatuhan Bank dan entitas anak terhadap ketentuan pemenuhan mínimum rasio kecukupan modal yang berlaku berdasarkan pada Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016. Adapun berdasarkan penilaian *self-asesessment* atas profil risiko 31 Desember 2022 berada pada peringkat *low to moderate*, maka CAR minimum per 31 Desember 2022 dan 2021 ditetapkan masing-masing sebesar 9% sampai dengan kurang dari 10%.

The determination of the Bank and its subsidiaries' compliance with the provisions on the fulfillment of the minimum capital adequacy ratio applicable based on the Financial Services Authority (POJK) Regulation No.11/POJK.03/2016. Based on the Bank and its subsidiaries' risk assessment as of December 31, 2022, which are low to moderate the minimum CAR as of December 31, 2022, Desember 31, 2021 are set at 9% to less than 10%.

Rasio kewajiban penyediaan modal minimum pada tanggal 31 Desember 2022 dan 2021 (entitas induk) adalah sebagai berikut:

The capital adequacy ratio as of December 31, 2022 and 2021 (parent entity) are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Modal Inti (*Tier 1*)			*Core Capital (Tier 1)*
- Modal Inti Utama	14,153,318	11,471,571	*Common Equity Tier 1* -
- Modal Inti Tambahan	-	-	*Additional Tier 1* -
Jumlah modal inti (*Tier 1*)	14,153,318	11,471,571	*Total Core Capital (Tier 1)*
Modal Pelengkap (*Tier 2*)	4,216,313	3,314,973	*Suplementary Capital (Tier 2)*
Total modal	**18,369,631**	**14,786,544**	***Total Capital***
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit	75,595,792	62,831,484	*Risk Weighted Assets for Credit Risk*
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional	3,482,497	13,518,484	*Risk Weighted Assets for Operational Risk*
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar	15,586,791	6,208,142	*Risk Weighted Assets for Market Risk*
Total ATMR	**94,665,080**	**82,558,110**	***Tota RWA***
Rasio CET 1	14.95%	13.90%	*CET 1 Ratio*
Rasio *Tier 1*	14.95%	13.90%	*Tier 1 Ratio*
Rasio *Tier 2*	4.45%	4.02%	*Tier 2 Ratio*
Total rasio	19.40%	17.91%	*Ratio Total*
Rasio Minimum *Tier 1*	6.00%	6.00%	*Tier 1 Minimum Ratio*
Rasio Minimum CET 1	4.50%	4.50%	*CET 1 Minimum Ratio*
CAR Minimum berdasarkan Profil Risiko	9.24%	9.24%	*Minimum CAR Based on Risk Profile*

52. Manajemen Risiko / *52. Risk Management*

Bank dan entitas anak telah mengimplementasikan prosedur manajemen risiko sesuai dengan POJK No.18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, sehingga Bank dan entitas anak harus mengelola serta melakukan mitigasi risiko sesuai ruang lingkup aktivitas bisnisnya, yaitu risiko kredit, risiko pasar, risiko operasional, risiko likuiditas, risiko hukum, risiko reputasi, risiko strategis dan risiko kepatuhan.

The Bank and its subsidiaries has implemented risk management procedures in accordance with the POJK No.18/POJK.03/2016 dated March 16, 2016 regarding the Implementation of Risk Management for Commercial Banks and SEOJK No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Application of Risk Management for Commercial Banks, so the Bank and its subsidiaries must manage and mitigate risks according to the scope of its business activities, namely credit risk, market risk, operational risk, liquidity risk, legal risk, reputation risk, strategic risk and compliance risk.

Profil Risiko / ***Risk Profile***

Bank dan entitas anak juga membuat profil risiko yang secara garis besar dapat memetakan unit kerja yang memiliki risiko maupun potensi risiko yang menganggu kelangsungan bisnis Bank dan entitas anak serta menggunakan 5 (lima) komposit untuk delapan jenis risiko yang dihadapi Bank dan entitas anak.

The Bank and its subsidiaries also prepare a risk profile which is able to map those business units which carry risks as well as the potential risks that affect the Bank and its subsidiaries' abilities to continue as a going concern and also use five composites for eight types of risk encountered by the Bank and its subsidiaries.

Bank dan entitas anak telah membentuk struktur organisasi manajemen risiko yang terpusat dan independen yang memiliki fungsi mengindentifikasi, mengukur, memonitor dan mengelola risiko-risiko dasar dan menetapkan pedoman serta kebijakan risiko.

The Bank and its subsidiaries have established an independent and centralized organization structure for risk management which has the function to identify measure, monitor and maintain basic risk and to set guidelines and risk policy.

Pengungkapan mengenai risiko kredit, risiko nilai tukar, risiko likuiditas, risiko suku bunga, risiko pasar dan risiko operasional telah diungkapkan dalam catatan tersendiri (Catatan 46, 47, 48, dan 49).

The disclosure on credit risk, foreign exchange risk, liquidity risk, interest rate risk, market risk and operational risk has been made in separate notes (Notes 46, 47, 48, and 49).

a. Risiko hukum / ***a. Legal risks***

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis dalam bisnis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Legal risk is the risk raised by weaknesses in juridicial aspects of the business, which may be caused by legal claims, non-existence of supported regulation or weaknesses in agreements, such as unfulfilled terms and conditions in contracts and binding collateral which is not complete.

Bank dan entitas anak mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dan entitas anak dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dan entitas anak dari segi hukum.

Legal risks are managed by ensuring that all activities and business relationships between the Bank and its subsidiaries with third parties are based on rules and conditions which able to protect the Bank and its subsidiaries' interests from a legal perspective.

b. Risiko reputasi / ***b. Reputational risks***

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank dan entitas anak atau persepsi negatif terhadap Bank dan entitas anak.

Reputational risk is the risk that is caused by negative publicity related to the business activity of the Bank and its subsidiaries or negative perception of the Bank and its subsidiaries.

Bank dan entitas anak mengelola risiko reputasi dengan memastikan kesesuaian antara aktivitas kegiatan usaha Bank dan entitas anak bersama-sama dengan aktivitas lain sehingga reputasi Bank dan entitas anak tetap terjaga.

The Bank and its subsidiaries manage their reputational risk by ensuring that its business activities are in conformity with its other activities, so as to maintain the Bank and its subsidiaries' reputation.

c. Risiko strategis

Risiko strategis adalah risiko yang antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank dan entitas anak yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank dan entitas anak terhadap perubahan eksternal.

Bank dan entitas anak mengelola risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara kolektif dan komprehensif oleh Direksi dan Komite-Komite yang telah dibentuk.

c. Strategic risks

Strategic risk is the risk that is caused by inappropriate determination and implementation of the Bank and its subsidiaries strategy, inappropriate business decisions or being un-responsive to external changes.

The Bank and its subsidiaries manage strategic risks through a consideration of, and decision-making process regarding every strategic policy in a collective and comprehensive manner performed by the established Directors and Committees.

d. Risiko kepatuhan

Risiko kepatuhan adalah risiko yang timbul akibat Bank dan entitas anak tidak mematuhi dan/atau tidak melaksanakan peraturan perudang-undangan dan ketentuan yang berlaku, termasuk prinsip syariah bagi bank umum syariah dan Unit Usaha Syariah.

Bank dan entitas anak melaksanakan fungsi kepatuhan meliputi tindakan untuk:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank dan entitas anak;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank dan entitas anak; tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Bank Indonesia mengenai Manajemen Risiko Bagi Bank Umum;
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku, termasuk Prinsip Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah; dan
4. Memastikan kepatuhan Bank dan entitas anak terhadap komitmen yang dibuat oleh Bank dan entitas anak kepada Indonesia dan/atau otoritas pengawas lain yang berwenang.

d. Compliance risks

Compliance risk is the risk that rises because Bank and its subsidiaries did not comply and/or did not follow the law and regulation, including sharia principle for sharia bank and Sharia Business Unit.

The Bank and its subsidiaries perform compliance function including:

1. *To create compliance culture in all level of organitation and the Bank and its subsidiaries' business activities;*
2. *Manages compliance risk face by the Bank and its subsidiaries; managing compliance risk is based on Bank Indonesia's regulation about Risk Management for the Bank and its subsidiaries;*
3. *Ensure policy, regulation, system and procedure, and bank business activities inline with Bank Indonesia's regulation and law, including sharia principle for sharia bank and sharia business unit; and*
4. *Ensure bank's compliance with comitments made by the Bank and its subsidiaries to Indonesia and/or other monitoring authority.*

53. Jaminan Pemerintah terhadap Liabilitas Pembayaran Bank Umum

Berdasarkan Keputusan Presiden Republik Indonesia No. 15 tahun 2004 tentang pengakhiran tugas dan pembubaran BPPN, dinyatakan dalam pasal 8 bahwa dengan diakhirinya tugas dan dibubarkannya BPPN, Program Penjaminan Pemerintah terhadap kewajiban pembayaran bank umum yang semula dilakukan oleh BPPN berdasarkan Keputusan Presiden Republik Indonesia No. 26 tahun 1998 dan Keputusan Presiden Republik Indonesia No. 27 tahun 1998, selanjutnya dilaksanakan oleh Menteri Keuangan melalui Unit Pelaksanaan Penjaminan Pemerintah (UP3) sebagaimana diatur oleh Keputusan Presiden Republik Indonesia No. 17 tahun 2004, yang diatur lebih lanjut dengan Keputusan Menteri Keuangan No. 84/KMK.06/2004 tanggal 27 Februari 2004 tentang Perubahan atas Keputusan Menteri Keuangan Republik Indonesia No. 179/KMK.017/2000 tentang Syarat, Tatacara dan Ketentuan Pelaksanaan Jaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum.

Program Penjaminan Pemerintah melalui UP3 telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan Republik Indonesia No. 68/PMK.05/2005 tanggal 10 Agustus 2005 tentang Perhitungan dan Pembayaran Premi Program Penjaminan Terhadap Pembayaran Bank Umum untuk periode 1 Juli sampai 21 September 2005. Sebagai pengganti UP3 Pemerintah telah membentuk Lembaga Independen, yaitu Lembaga Penjamin Simpanan (LPS) berdasarkan Undang-undang Republik Indonesia No. 24 tahun 2004 tanggal 22 September 2004 tentang Lembaga Penjamin Simpanan dimana LPS menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 untuk per nasabah per bank.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perppu No. 3/2008 menjadi Undang-undang.

Suku bunga penjaminan LPS pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar 3,75% dan 3,50% untuk simpanan dalam mata uang rupiah, dan masing-masing sebesar 1,75% dan 0,25% untuk simpanan dalam mata uang asing.

53. Government Guarantee for Payment Liability of Commercial Banks

Based on Article 8 of the Decision No. 15 year 2004 of the President of the Republic of Indonesia regarding the termination of the role and winding-up of IBRA, the Government Guarantee Program on the obligations of domestic banks, which was originally handled by IBRA based on the Decisions of the President of the Republic of Indonesia No. 26 year 1998 and No. 27 year 1998, shall be handled by the Ministry of Finance, specifically by the Government Guarantee Implementation Unit (Unit Pelaksanaan Penjaminan Pemerintah) (UP3) as provided in the Decision of the President of the Republic of Indonesia No. 17 year 2004, which was further regulated by the Decision No. 84/KMK.06/2004 dated February 27, 2004 of the Ministry of Finance regarding the Amendment of Decision No. 179/ KMK.017/2000 of the Ministry of Finance on the Terms, Implementing Guidelines, and Conditions of the Government Guarantees on the obligations of commercial banks.

The Guarantee Program by the Government through UP3 ended on September 22, 2005, as stated in Regulation No. 68/PMK.05/2005 dated August 10, 2005 of the Ministry of Finance concerning the Calculation and Payments of Premium on Guarantee Program from Commercial Banks for the period July 1 to September 21, 2005. To replace UP3, the Indonesia Deposit Insurance Corporation (LPS), which is an independent institution that guarantees public funds including funds from other banks in the form of demand deposits, time deposits, certificates of deposit, savings deposits and/or other equivalent form, was established based on Law of the Republic of Indonesia No. 24 year 2004 dated September 22, 2004.

Based on Government Regulation No. 66 year 2008 dated October 13, 2008 regarding the Amount of Deposit Guaranteed by the Indonesia Deposit Insurance Corporation, the amount of deposit covered by LPS is up to Rp2,000 per depositor per bank.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perppu No. 3/2008 to become a law.

LPS interest rates guarantee as of December 31, 2022 and 2021 were 3,75% dan 3.50%, respectively, for deposits in Rupiah and 1,75% and 0.25% for deposits in foreign currencies.

Pada tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, Bank dan entitas anak telah membayar premi program penjaminan masing-masing sebesar Rp264.985 dan Rp240.344.

The Bank and its subsidiaries paid a premium on the guarantee program amounting to Rp264,985 and Rp240,344 and for the years ended December 31, 2022 and 2021, respectively.

54. Perikatan-Perikatan yang Signifikan / *54. Significant Agreements*

a. Perjanjian penyelenggaraan Anjungan Tunai Mandiri ("ATM") Bersama / ***a. Joint Automated Teller Machine ("ATM") agreement***

1. Pada tanggal 1 Agustus 2007, Bank mengadakan perjanjian sebagai Issuer Bank dengan PT Rintis Sejahtera. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM PRIMA di lebih dari 75.744 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 14 Mei 2023.
2. Pada tanggal 1 April 2008, Bank mengadakan perjanjian penyelenggaraan ATM Bersama dengan PT Artajasa Pembayaran Elektronik. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM Bersama di lebih dari 81.728 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 8 Juni 2024.

1. On August 1, 2007, the Bank entered into a Joint Issuer Bank agreement with PT Rintis Sejahtera. Based on this agreement, the Bank will utilize a joint ATM network of 75,744 ATM units throughout Indonesia. The agreement will due on May 14, 2023.

2. On April 1, 2008, the Bank entered into a Joint ATM agreement with PT Artajasa Pembayaran Elektronik. Based on this agreement, the Bank will utilize a joint ATM network of 81,728 ATM units throughout Indonesia. The agreement will due on June 8, 2024.

b. Jasa Bank Pengumpulan Uang Tol / ***b. Collection of Toll Fees***

Bank telah mengadakan perikatan pengumpulan uang tol dengan PT Jasa Marga (Persero) Tbk dengan data sebagai berikut:

The Bank has signed an agreement for toll fees collections with PT Jasa Marga (Persero) Tbk summarized as follows:

No.	Kantor Cabang/ *Branch*	Perusahaan/ *Company*	No. Perjanjian/ *Agreement No.*	Tanggal Perjanjian/ *Agreement Date*
1	Purbaleunyi	PT Jasa Marga (Persero) Tbk	CH.HK08.004 dan 001/SK-OPS.PKS/2016	1 Februari / *February 1, 2016*

Berdasarkan perjanjian tersebut pengelola jalan tol memberi kuasa kepada Bank untuk mengambil hasil pendapatan tol dan menyimpannya di rekening pengelola jalan tol pada Bank.

Based on the agreement, the management of the toll roads gives authorization to the Bank to take the toll fees revenue in cash and deposit it in the management's account at the Bank.

Masa berlakunya perjanjian sejak perjanjian ditandatangani dan dapat diperpanjang sesuai dengan kesepakatan para pihak.

The validity period of these agreements started since they were signed and can be extended in accordance with the agreements of the parties.

c. Nota Kesepahaman (MoU) dan Perjanjian Kerja sama dengan beberapa perusahaan BUMN dan Institusi lainnya di Indonesia / ***c. Memorandum of Understanding (MoU) and Cooperation Agreements with several state-owned enterprises and other institutions in Indonesia***

1. Pada tanggal 16 Februari 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT ASABRI (Persero).

   Ruang lingkup kerjasama ini tentang Pembayaran Pensiun Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan

1. On February 16, 2017 the Bank has signed a Cooperation Agreement with PT ASABRI (Persero).

   The scope of this cooperation on pension payments Indonesian National Armed Forces, members of the Indonesian National Police, and Employees of the State Civil Apparatus within the Ministry of Defense and the

Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia. Perjanjian ini memiliki jangka waktu 2 tahun.

Indonesian National Police. This agreement has a term of 2 years.

2. Pada tanggal 16 Februari 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT ASABRI (Persero).

   Ruang lingkup kerjasama ini tentang Pembayaran Manfaat Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja, dan Jaminan Kematian termasuk nilai tunai Iuran pensiun Bagi Prajurit TNI, Anggota Kepolisian Negara Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia. Perjanjian ini memiliki jangka waktu 2 tahun.

2. On February 16, 2017 the Bank has signed a Cooperation Agreement with PT ASABRI (Persero).

The scope of this cooperation on Benefit Payments Retirement Savings Program, Accident Insurance, and Life Insurance includes the cash value of the pension contribution For Army personnel, Member Indonesia State Police, and Employees of the Civil Servant in the Environment Ministry of Defense and the Indonesian National Police. This agreement has a term of 2 years.

3. Pada tanggal 13 April 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Rutan Tahanan Negara Kelas 1 Jakarta Pusat tentang Layanan Pembayaran Gaji Karyawan. Perjanjian ini memiliki jangka waktu 5 tahun.

3. On April 13, 2017, the Bank has signed a Cooperation Agreement with the Central Jakarta First Class Prisoners Jail about payroll service. This agreement has a term of 5 years.

4. Pada tanggal 22 Mei 2017 Bank telah melakukan penadatangan Perjanjian Kerjasama dengan BPJS ketenagakerjaan.

   Ruang lingkup ini tentang BPJS Ketenagakerjaan *Service Point Office*.

4. On May 22, 2017, the Bank has signed a Cooperation Agreement with BPJS of employment.

This scope is about BPJS Employment Service Point Office.

5. Pada tanggal 23 Mei 2017 Bank telah melakukan penandatanganan Perjanjian Kerjsama dengan Perusahaan Daerah Air Minum Cilegon Mandiri.

   Ruang lingkup kerjasama ini tentang layanan pembayaran tagihan air minum. Perjanjian ini memiliki jangka waktu 5 tahun.

5. On May 23, 2017, the Bank has signed a Cooperation Agreement with the Regional Water Company of Cilegon Mandiri.

The scope of this cooperation is about the bill payment service. This agreement has a term of 5 years.

6. Pada tanggal 7 Agustus 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Tim Pembina Samsat Jabar- Polda Metro Jaya.

   Ruang lingkup kerjasama ini tentang Layanan Pembayaran Pajak Kendaraan Bermotor (PKB), Sumbangan Wajib Dana Kecelakaan Lalu Lintas Jalan (SWDKLLJ) dan Penerimaan Negara Bukan Pajak (PNBP) Pengesahan STNK di Wilayah Hukum Polda Metro Jaya. Perjanjian ini memiliki jangka waktu 5 tahun.

6. On August 7, 2017, the Bank has signed a Cooperation Agreement with Tim Pembina Samsat Jabar- Polda Metro Jaya.

The scope of this partnership on Samsat trustees of Polda Metro Jaya Province on Payment Services Motor Vehicle Tax (PKB), Mandatory contribution fund of road traffic accidents (SWDKLLJ), Non-Tax Revenue (PNBP), well as the Motor Vehicle Registration and Identification in Polda Metro Jaya Region. This agreement has a term of 5 years.

7. Pada tanggal 22 November 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPJS Kesehatan.

7. On November 22, 2017, the Bank has signed a Cooperation Agreement with BPJS Kesehatan.

Ruang lingkup kerjasama ini tentang Konfirmasi Atas Data Pembiayaan Pelayanan Kesehatan Peserta Jaminan Kesehatan Nasional – Kartu Indonesia Sehat Kepada Fasilitas Kesehatan yang bekerjasama dengan Badan Penyelenggara Jaminan Sosial Kesehatan. Perjanjian ini memiliki jangka waktu 2 tahun.

This scope of cooperation on Confirmation of Health Services Financing Data of National Health Insurance Participants - Healthy Indonesia Card to Health Facility in Collaboration with Social Security Administering Body. This agreement has a term of 2 years.

8. Pada tanggal 30 Juli 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPJS Ketenagakerjaan.

   Ruang lingkup kerjasama ini tentang Penerimaan Iuran, Pembayaran Jaminan Peserta BPJS Ketenagakerjaan, dan Pembayaran BUBM melalui Jasa Layanan Perbankan. Perjanjian ini memiliki jangka waktu 3 tahun.

8. On July 30, 2018 the Bank has signed a Cooperation Agreement with BPJS Employment.

The scope of this collaboration concerns Receiving Contributions, Payment of Employment BPJS Participant Guarantees, and BUBM Payments through Banking Services. This agreement has a term of 3 years.

9. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPKAD Kabupaten Lebak.

   Ruang lingkup kerjasama ini tentang layanan SP2D *online*. Perjanjian ini memiliki jangka waktu 2 tahun.

9. On November 7, 2018 the Bank signed a Cooperation Agreement with BPKAD Kabupaten Lebak.

The scope of this cooperation is about SP2D online services. This agreement has a term of 2 years.

10. Pada tanggal 23 Mei 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Direktorat Jenderal Perbendaharaan Kementerian Keuangan.

    Ruang lingkup kerjasama ini tentang koordinasi pengembangan pelaksanaan pembayaran dengan kartu kredit *corporate* dalam rangka penggunaan uang persediaan. Perjanjian ini memiliki jangka waktu 1 tahun.

10. On May 23, 2019 the Bank signed a Cooperation Agreement with Direktorat Jenderal Perbendaharaan Kementerian Keuangan.

The scope of this cooperation is about development coordination of payment implementation with a corporate credit card in the use of inventory money. This agreement has a term of 1 years.

11. Pada tanggal 21 Agustus 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Asuransi Jiwa Taspen.

    Ruang lingkup kerjasama ini tentang layanan pendebetan rekening peserta untuk pembayaran premi asuransi peserta PT Asuransi Jiwa Taspen melalui Bank. Perjanjian ini memiliki jangka waktu 1 tahun.

11. On August 21, 2019, the Bank has signed a Cooperation Agreement with PT Asuransi Jiwa Taspen.

The scope of this collaboration regarding participant's account debiting service for payment of participant's insurance premium PT Asuransi Jiwa Taspen through the Bank. This agreement has a term of 1 years.

12. Pada tanggal 6 Juni 2021 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Pemerintah Provinsi Jawa Barat.

    Ruang lingkup kerjasama ini tentang pemanfaatan fasilitas layanan perbankan dalam rangka pengelolaan keuangan desa dan Bumdes di Wilayah Jawa Barat. Perjanjian ini memiliki jangka waktu 5 tahun.

12. On June 6, 2021, the Bank has signed a Cooperation Agreement with the West Java Provincial Government.

The scope of this collaboration is about the use of banking service facilities in the context of managing village finances and Bumdes in the West Java region. This agreement has a term of 5 years.

13. Pada tanggal 15 September 2021 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Tim Pembina Samsat Provinsi Banten.

    Ruang lingkup kerjasama ini tentang pelayanan pembayaran pajak kendaraan bermotor, bea balik nama kendaraan bermotor, sumbangan wajib dana kecelakaan lalu lintas jalan, penerimaan negara bukan pajak dan registrasi dan identifikasi kendaraan bermotor serta pengesahan surat tanda nomor kendaraan melalui seluruh jaringan kantor dan jaringan elektronik PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk pada wilayah hukum kepolisian daerah Banten di Provinsi Banten. Perjanjian ini memiliki jangka waktu 3 tahun.

14. Pada tanggal 24 Mei 2022 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Perusahaan Umum (PERUM) BULOG.

    Ruang Lingkup Kerjasama Ini Tentang Sinergi Bisnis Agen Laku Pandai bjb bisa dengan Sahabat Rumah Pangan Kita (RPK). Perjanjian ini memiliki jangka waktu 1 tahun.

15. Pada tanggal 16 Agustus 2022 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Perlindungan Pekerja Migran Indonesia

    Ruang Lingkup Kerjasama Ini Tentang Produk dan Jasa Layanan Perbankan Bagi Pekerja Migram Indonesia. Perjanjian ini memiliki jangka waktu 3 tahun.

16. Pada tanggal 21 Oktober 2022 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Bank Pembangunan Daerah Bengkulu

    Ruang Lingkup Kerjasama Ini Tentang Layanan Penerimaan Pembayaran Pajak Daerah dan Retribusi Daerah secara Host to Host. Perjanjian ini memiliki jangka waktu 3 tahun.

13. On September 15, 2021, the Bank has signed a Cooperation Agreement with the Banten Province Samsat Development Team.

The scope of this cooperation concerning services for payment of motor vehicle taxes, transfer fees for motor vehicles, contribution of mandatory funds for road traffic accidents, non-tax state revenues and registration and identification of motorized vehicles as well as ratification of vehicle numbers through all office networks and PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk in the legal territory of the Banten Regional Police in Banten Province. This agreement has a term of 3 years.

14. On May 24, 2022, the Bank has signed a Memorandum of Understanding with the Public Company (PERUM) BULOG.

The scope of this collaboration is about business synergy between bjb's Laku Pandai agents and our Rumah Pangan Friends (RPK).
This agreement has a term of 1 years.

15. On August 16, 2022 the Bank has signed a Memorandum of Understanding with Badan Perlindungan Pekerja Migran Indonesia

The Scope of This Cooperation Is About Banking Products and Services for Indonesian Migram Workers. This agreement has a term of 3 years.

16. On October 21, 2022 the Bank has signed a Cooperation Agreement with PT Bank Pembangunan Daerah Bengkulu.

The Scope of This Cooperation Concerning Services for Accepting Local Tax Payments and Regional Retribution on a Host to Host basis. Perjanjian ini memiliki jangka waktu 3 tahun.

55. Informasi Tambahan Arus Kas / *55. Additional Information on Cash Flow*

Rekonsiliasi Liabilitas yang Timbul dari Aktivitas Pendanaan.

Reconciliation of Liability Arising from Financing Activities.

	31 Desember/ *December 31, 2021*	Arus kas/*Cash flows*		Lain-lain/ *Others*	31 Desember/ *December 31, 2022*	
		Penerimaan/ *Receipt*	Pembayaran/ *Payment*			
Pinjaman yang diterima	12,161,667	12,449,516	(7,077,422)	-	17,533,761	*Borrowing*
Efek hutang yang diterbitkan	2,403,547	-	(534,300)	2,214	1,871,461	*Debt securities issued*
Obligasi subordinasi	2,988,492	1,000,000	(307,000)	(2,329)	3,679,163	*Subordinated bonds*
Liabilitas sewa	589,310	-	(41,109)	-	548,201	*Lease liability*
Total	**18,143,016**	**13,449,516**	**(7,959,831)**	**(115)**	**23,632,586**	***Total***

	31 Desember/ *December 31, 2021*	Arus kas/*Cash flows*		Lain-lain/ *Others*	31 Desember/ *December 31, 2022*	
		Penerimaan/ *Receipt*	Pembayaran/ *Payment*			
Pinjaman yang diterima	11,300,357	2,734,923	(1,873,613)	-	12,161,667	*Borrowing*
Efek hutang yang diterbitkan	3,236,456	-	(835,500)	2,591	2,403,547	*Debt securities issued*
Obligasi subordinasi	1,992,707	1,000,000	-	(4,215)	2,988,492	*Subordinated bonds*
Liabilitas sewa	555,985	-	(41,109)	74,434	589,310	*Lease liability*
Total	**17,085,505**	**3,734,923**	**(2,750,222)**	**72,810**	**18,143,016**	***Total***

56. Perkembangan Kondisi Ekonomi di Indonesia / *56. Indonesia's Economic Condition*

Pada awal tahun 2020, Badan Nasional Penanggulangan Bencana Republik Indonesia mengumumkan berlakunya "Status Keadaan Tertentu Darurat Bencana Wabah Virus Corona." Wabah virus corona menjadi pandemi global yang berdampak terhadap perekonomian Indonesia dan dunia, antara lain ditandai dengan melemahnya nilai tukar Rupiah dan menurunnya harga-harga sekuritas di pasar modal.

In early 2020, National Agency for Disaster Management of the Republic of Indonesia announced the enactment of "Status of the Certain Disaster Emergency Conditions Due to Corona Virus Pandemic". The corona pandemic, that become global pandemic may had impacted domestic economy, which was characterized by weakening of the rupiah exchange rate and decline in the prices of securities on the capital market.

Resolusi dari dampak ekonomi Indonesia ini, banyak tergantung dari kebijakan fiskal dan moneter yang akan ditempuh oleh Pemerintah Republik Indonesia dan otoritas, yang merupakan suatu tindakan yang berada diluar kendali Bank dan entitas anak. Oleh karena itu, tidaklah mungkin untuk menentukan dampak masa depan kondisi ekonomi terhadap likuiditas dan pendapatan Bank dan entitas anak dan realisasi dari aset, termasuk pengaruh dari nasabah, kreditur, pemegang saham, dan pihak-pihak yang berkepentingan lainnya. Pengaruh dari ketidakpastian yang ada pada aset dan liabilitas yang dilaporkan dalam laporan posisi keuangan pada saat ini tidak dapat diperkirakan jumlahnya. Pengaruh tersebut akan dilaporkan dalam laporan keuangan pada saat diketahui dan dapat diperkirakan jumlahnya.

The resolution of Indonesia economic is dependent to a large degree on any fiscal and monetary measures that may be taken by the Government of Republic of Indonesia and the authority, an action that is beyond the Bank and its subsidiaries' control. Therefore, it is not possible to determine the impact of future economics condition to the Bank and its subsidiaries' liquidity and earnings, asset realization, effect from customers, debtors, shareholders, and other stakeholders. The effects of this uncertainty on the assets and liabilities reported in the statement of financial position cannot be presently determined. Such effects will be reported in the financial statements when they are known and can be estimated.

57. Reklasifikasi Akun / *57. Reclassification of Account*

Untuk menyesuaikan dengan penyajian laporan keuangan per 31 Desember 2022, terdapat reklasifikasi akun untuk laporan keuangan per 31 Desember 2021 sebagai berikut:

In Connection with the presentation of financial statements as of December 31, 2022, there is account reclassification of financial statements as of December 31, 2021 as follows:

	31 Desember/*December 31*, 2021		
	Sebelum Reklasifikasi/*Before Reclassification*	Sesudah Reklasifikasi/*After Reclassification*	
Laporan Posisi Keuangan			***Statement of financial position***
Kredit yang diberikan	95,813,046	95,968,071	*Loans*
Wesel ekspor dan tagihan lainnya	642,937	487,912	*Export bills and other receivables*

58. Penyelesaian Laporan Keuangan Konsolidasian / *58. Completion of the Consolidated Financial Statements*

Manajemen bertanggung jawab penuh terhadap penyusunan laporan keuangan konsolidasian terlampir yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 24 Februari 2023.

The Management is responsible for the preparation of the accompanying consolidated financial statements that were completed and authorized for issue by the Board of Directors on February 24, 2023.

2022

Laporan Tahunan
Annual Report

bank **bjb**

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

KANTOR PUSAT
HEAD OFFICE

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